Chapter you are filing under:	
☐ Chapter 7	
☐ Chapter 11	
☐ Chapter 12	
Chapter 13	☐ Check if t amended
	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
1.	Your full name	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.	Paulo First name  A. Middle name  Musiate-Kelly Last name and Suffix (Sr., Jr., II, III)	First name  Middle name  Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years Include your married or maiden names.	Paulo Kelly Paulo Musiate Paulo Afif Musiate-Kelly	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-3552	

Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 2 of 71

Debtor 1 Paulo A. Musiate-Kelly Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	4171 Crescent Court Naples, FL 34119	If Debtor 2 lives at a different address:			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Collier County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)			

Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 3 of 71

Der	Paulo A. Musiate-	Kelly				Case	iumber (if known)		
	- 11.11 - 1.11 - 1.11								
Par 7.	The chapter of the Bankruptcy Code you are	Check	one. (For a b	orief description of each, see			C. § 342(b) for Individu	uals Filir	ng for Bankruptcy
	choosing to file under	☐ Ch	,,	go to the top of page 1 and t	SHECK THE	арргорпате вох.			
		_	apter 11						
		_	•						
		_	apter 12						
		■ Ch	apter 13						
8.	How you will pay the fee		about how yo	entire fee when I file my pour may pay. Typically, if you a attorney is submitting your p address.	are paying	the fee yourself,	you may pay with cash	n, cashie	er's check, or money
			need to pay	the fee in installments. If you in Installments (Official For		e this option, sign	and attach the Applica	ation for	Individuals to Pay
			Ū	t my fee be waived (You ma	,	t this option only if	f vou are filing for Char	oter 7. B	v law. a iudge mav.
		l a	out is not req applies to you	uired to, waive your fee, and ur family size and you are un on to Have the Chapter 7 Filin	may do so able to pa	o only if your inco y the fee in install	me is less than 150% oments). If you choose	of the of this opti	ficial poverty line that on, you must fill out
9.	Have you filed for	□ No.							
	bankruptcy within the	_							
	last 8 years?	■ Yes	i.	Middle District of					
			District	Middle District of Florida - Fort Myers Division	When	9/24/18	Case number	9:18-	bk-08073-FMD
			District	Middle District of Florida - Fort Myers	When	8/24/17	Casa number	Q·17 <b>-</b> l	bk-07487-FMD
			District	Division	When	0/24/17	Case number	3.17	DK-07-07-1 WID
			District		When		Case number		
10.	Are any bankruptcy cases pending or being	□No							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ Yes	i.						
			Debtor	Laura A. Musiate			Relationship to y	/ou	Spouse
				Middle District of					
			District	Florida - Fort Myers Division	When	4/09/17	Case number, if	known	9:17-bk-03322
			Debtor	Dividion			Relationship to		
			District		When		Case number, if		
11.	Do you rent your residence?	☐ No.							
		Yes	. Has yo	ur landlord obtained an evict	ion judgm	ent against you?			
				No. Go to line 12.					
				Yes. Fill out <i>Initial Statemer</i> bankruptcy petition.	nt About ai	n Eviction Judgme	ent Against You (Form	101A) a	and file it with this

Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 4 of 71

Den	Paulo A. Musiate-	itchy		e number (if known)				
Par	Report About Any Bu	sinesses	ou Own as a Sole Proprietor					
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	No. Go to Part 4.					
		☐ Yes.	Name and location of business					
	A sole proprietorship is a							
	business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any					
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, State & ZIP Code					
	it to this petition.		Check the appropriate box to describe your business:					
			☐ Health Care Business (as defined in 11 U.S.C. § 101	(27A))				
			☐ Single Asset Real Estate (as defined in 11 U.S.C. § 1	01(51B))				
			☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))					
			☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))					
			■ None of the above					
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, f in 11 U.S.C. 1116(1)(B).						
	For a definition of small	■ No.	I am not filing under Chapter 11.					
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business Code.	debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am filing under Chapter 11 and I am a small business debto	or according to the definition in the Bankruptcy Code.				
Dor	Poport if You Own or	Hove An	Hazardous Proporty or Any Proporty That Noods Immediate	Attention				
Par	Do you own or have any		Hazardous Property or Any Property That Needs Immediate	Attention				
14.	property that poses or is	■ No.						
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?					
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?					
			Number, Street, City, State & Zip Code					

Debtor 1 Paulo A. Musiate-Kelly

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 6 of 71

Deb	tor 1 Paulo A. Musia	ate-Kelly		Case numb	number (if known)				
Part	6: Answer These Qu	uestions for Re	porting Purposes						
16.	What kind of debts do you have?		16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as individual primarily for a personal, family, or household purpose."						
			■ No. Go to line 16b.						
			☐ Yes. Go to line 17.						
			Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.						
			□ No. Go to line 16c.						
			Yes. Go to line 17.						
		16c.	State the type of debts you	owe that are not consumer debts or busine	ess debts				
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapte	er 7. Go to line 18.					
	Do you estimate that after any exempt property is excluded a			Do you estimate that after any exempt provailable to distribute to unsecured creditors	operty is excluded and administrative expenses s?				
	administrative expens are paid that funds wi	es	□ No						
	be available for distribution to unsecu creditors?		□Yes						
18.	How many Creditors of you estimate that you owe?	1-49 □ 50-99 □ 100-19 □ 200-99		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000				
19.	How much do you estimate your assets to be worth?	☐ \$30,00 ☐ \$100,0	0,000 1 - \$100,000 01 - \$500,000 01 - \$1 million	■ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion				
20.	How much do you estimate your liabilitie to be?	☐ \$30,00 ☐ \$100,0	0,000 01 - \$100,000 01 - \$500,000 01 - \$1 million	■ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion				
Part	7: Sign Below								
For	you	I have exa	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.						
			chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.						
			If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request i	relief in accordance with the	chapter of title 11, United States Code, sp	ecified in this petition.				
		bankrupto and 3571.	y case can result in fines up	at, concealing property, or obtaining money to \$250,000, or imprisonment for up to 20	or property by fraud in connection with a years, or both. 18 U.S.C. §§ 152, 1341, 1519,				
		Paulo A	Musiate-Kelly Musiate-Kelly of Debtor 1	Signature of Debt	tor 2				
		Executed	August 26, 2019 MM / DD / YYYY	Executed on M	M / DD / YYYY				

#### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 7 of 71

Paulo A. Musiate	Kelly	Cas	e number (if known)				
For your attorney, if you are represented by one	under Chapter 7, 11, 12, or 13 of title 11, United for which the person is eligible. I also certify that	States Code, and have eat I have delivered to the o	informed the debtor(s) about eligibility to proceed explained the relief available under each chapter debtor(s) the notice required by 11 U.S.C. § 342(b)				
If you are not represented by an attorney, you do not need to file this page.							
. •	/s/ Gregory A. Champeau	Date	August 26, 2019				
	Signature of Attorney for Debtor		MM / DD / YYYY				
	Gregory A. Champeau 0602531						
	Printed name						
	Champeau Law, P.A.						
	Firm name						
	999 Vanderbilt Beach Road, Suite 232						
	Naples, FL 34108						
	Number, Street, City, State & ZIP Code						
	Contact phone <b>239-325-1823</b>	Email address	greg@champeaulaw.com				
	0602531 FL						
	Bar number & State		<del></del>				

Fill	in this information to id	entify your c	ase:				
Deb		A. Musiate-					
Deb	First Name		Middle Name	Last Name			
(Spo	use if, filing) First Name		Middle Name	Last Name			
Unit	ed States Bankruptcy Co	urt for the:	MIDDLE DISTRICT OF	FLORIDA			
Cas (if kn	e number own)					_	ck if this is an
Su Be a infor	s complete and accurat mation. Fill out all of yo	Assets a e as possibl our schedule	e. If two married peoples first; then complete t		are equally responsible form. If you are filing amend		
Part	1: Summarize Your	Assets					
							assets of what you own
1.	Schedule A/B: Propert 1a. Copy line 55, Total r	<b>y</b> (Official Fo	rm 106A/B) om Schedule A/B			\$	4,270,000.00
	1b. Copy line 62, Total p	personal prop	erty, from Schedule A/B.			\$	7,973.00
	1c. Copy line 63, Total of	of all property	on Schedule A/B			\$	4,277,973.00
Part	2: Summarize Your	Liabilities					
							<b>liabilities</b> nt you owe
2.			aims Secured by Propert on A, Amount of claim, at	y (Official Form 106D) the bottom of the last page	e of Part 1 of Schedule D	\$	3,151,237.00
3.			Insecured Claims (Official (priority unsecured claim	al Form 106E/F) ns) from line 6e of <i>Schedul</i> e	e E/F	\$	0.00
	3b. Copy the total claim	s from Part 2	? (nonpriority unsecured of	claims) from line 6j of Scheo	dule E/F	\$	54,466.00
					Your total liabilities	\$	3,205,703.00
Part	3: Summarize Your	Income and	Expenses				
4.	Schedule I: Your Income Copy your combined mo			e I		\$	14,838.00
5.	Schedule J: Your Exper Copy your monthly expe					\$	9,285.00
Part	4: Answer These Qu	estions for	Administrative and Stat	tistical Records			
6.			r Chapters 7, 11, or 13? on this part of the form. C		his form to the court with yo	ur other so	chedules.
7.	■ Yes What kind of debt do y	ou have?					
				debts are those "incurred b 9g for statistical purposes. 2	y an individual primarily for 28 U.S.C. § 159.	a persona	al, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

#### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 9 of 71

Debtor 1	Paulo A. Musiate-Kelly Case number (if k	known)	
	om the Statement of Your Current Monthly Income: Copy your total current monthly income PA-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	from Official Form	\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

#### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 10 of 71

F:11	in this inform	mation to identify						1		
FIII	in this inforr	nation to identify yo	our case and th	iis tiiing	<b>):</b>					
Deb	tor 1	Paulo A. Musia		e Name		Last Name				
Deb	tor 2	First Name	Middle	ename		Last Name				
	use, if filing)	First Name	Middle	Name		Last Name				
Unit	ed States Ba	inkruptcy Court for th	e: MIDDLE D	ISTRIC	T OF FLORIDA	<b>.</b>				
Cas	e number _									Check if this is an amended filing
Sc	hedul	e A/B: Pro		an assot	only once. If a	n asset fits in more than o	ne category li	st the asset in	the	12/15
hink nforr	it fits best. B mation. If more er every ques	e as complete and acc e space is needed, att stion.	curate as possibl ach a separate sl	e. If two heet to t	married people his form. On the	are filing together, both a top of any additional pag	re equally resp	onsible for su	ıpplyi	ng correct
•	Yes. Where I	s the property?		<b>18</b> 0 4	:- th	2				
1.1	1200 Brick	kell Bay Dr. #1907	7	What is the property? Check all that apply						
		if available, or other descrip			Single-family h Duplex or mult Condominium	-unit building	the amoun	Do not deduct secured claims or exemption the amount of any secured claims on Scheo Creditors Who Have Claims Secured by Pro		
	Miami	FL :	33131-0000		Manufactured of Land	or mobile home	Current va	alue of the perty?		rrent value of the rtion you own?
	City	State	ZIP Code		Investment pro Timeshare	perty	Describe	\$230,000.00 \$230,00 scribe the nature of your ownership inter		
								as fee simple, tenancy by the entireties, o estate), if known.		
	Miami-Da	de			Debtor 2 only					
County					Debtor 2 only the debtors and another	Check if this is community property			ity property	
						you wish to add about this item, such as local				
				Loa	n and Mortg	- Debtor on Deed no age of Bayview Loar ed via comprable sal	Servicing			ject to

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 11 of 71

Deb	tor 1	Paulo A. M	lusiate-k	Kelly		C	ase number (if known)	
	If you	ı own or hav	ve more	than one, list h				
1.2					What	is the property? Check all that apply		
		South Miam	n Ave.			Single-family home	Do not deduct secured cl	
	Unit			a win ti a n		Duplex or multi-unit building	the amount of any secure Creditors Who Have Clair	
	Street a	ddress, if available	, or other des	scription		Condominium or cooperative	Creditors willo riave Clair	nis Secured by Property.
						Manufactured or mobile home	Current value of the	Current value of the
	Miam	ni	FL	33130-0000		Land	entire property?	portion you own?
	City		State	ZIP Code		Investment property	\$230,000.00	\$230,000.00
						Timeshare	Describe the nature of s	····· aumanahin interest
						Other	Describe the nature of y (such as fee simple, ten	ancy by the entireties, or
					Who	has an interest in the property? Check on-	a life estate), if known.	
						Debtor 1 only	100&	
	Miam	i-Dade				Debtor 2 only		
	County					Debtor 1 and Debtor 2 only		
						At least one of the debtors and another	Check if this is con (see instructions)	nmunity property
					Othe	r information you wish to add about this	, ,	
					prope	erty identification number:	,	
					Ren	tal Property		
1.3		Brickell Ave			What	is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative	Do not deduct secured cl the amount of any secure Creditors Who Have Clair	d claims on <i>Schedule D:</i>
					-	·		
	Miam	ni	FL	33129-0000		Manufactured or mobile home  Land	Current value of the entire property?	Current value of the portion you own?
	City		State	ZIP Code		Investment property	\$650,000.00	\$650,000.00
	- ,					Timeshare		
						Other	Describe the nature of y	our ownership interest ancy by the entireties, or
					Who	has an interest in the property? Check on	Per Carret V Ve Land	uncy by the chineties, or
						Debtor 1 only	100%	
	Miam	i-Dade				Debtor 2 only	·	
	County					Debtor 1 and Debtor 2 only		
	Í					•	Check if this is con (see instructions)	nmunity property
					· <u></u>	r information you wish to add about this	,	
						erty identification number:	nom, odon do rood	
					Ren Loa	tal Property - Debtor on Deed n n and Mortgage of Select Portfo ue determined via comprable sa	olio Servicing \$750,000.	

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 12 of 71

Debtor 1	Paulo A. N	/lusiate-k	Kelly		Case	number (if known)		
	ou own or ha	ve more	than one, list h		State and American			
	31 Brickell Ba			What is the property? Check all that apply  ☐ Single-family home ☐ Duplex or multi-unit building		Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
<b>Mi</b> i	ami	<b>FL</b> State	33131-0000 ZIP Code	U Who	Investment property Timeshare	Current value of the entire property? \$980,000.00  Describe the nature of y (such as fee simple, ten a life estate), if known.  100%	Current value of the portion you own? \$980,000.00 our ownership interest ancy by the entireties, or	
Cou	ami-Dade inty			propo Ren			munity property	
1.5 13	you own or ha 31 Brickell Ba eet address, if available	y Dr. Uni			is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative	Do not deduct secured clathe amount of any secure Creditors Who Have Clair	d claims on Schedule D:	
<b>Mi</b> a City	ami	<b>FL</b> State	33131-0000 ZIP Code	  -  -  -  - 	Manufactured or mobile home Land Investment property Timeshare Other has an interest in the property? Check one Debtor 1 only	Current value of the entire property? \$700,000.00  Describe the nature of y (such as fee simple, ten a life estate), if known.	Current value of the portion you own? \$700,000.00  our ownership interest ancy by the entireties, or	
Cou	ami-Dade inty			Othe	Debtor 2 only Debtor 1 and Debtor 2 only		munity property	

Deb	otor 1 Paulo A. N	/lusiate-	Kelly		C:	ase number (if known)			
	If you own or ha	ve more	than one, list h						
1.6					t is the property? Check all that apply				
	335 Collins Ave. Unit 205				Single-family home	Do not deduct seco	Do not deduct secured claims or exemptions. Put		
	Street address, if available, or other description				Duplex or multi-unit building			claims on Schedule D:	
				_	Condominium or cooperative	Creditors Who Hav	e Claim	s Secured by Property.	
					· ·				
					Manufactured or mobile home	0		0	
	Miami Beach	FL	33139-0000		Land	Current value of t entire property?	ne	Current value of the portion you own?	
	City	State	ZIP Code			\$180,000	00	\$180,000.00	
	City	State	ZIF Code		Timeshare	Ψ100,000		Ψ100,000.00	
								our ownership interest	
								ncy by the entireties, or	
				Who	has an interest in the property? Check one	100%	OWII.		
				_	Debtor 1 only	100%			
	Miami-Dade				Debtor 2 only				
	County				Debtor 1 and Debtor 2 only	- Chack if this	is comr	nunity property	
				At least one of the debtors and another	(see instructions		numity property		
			Othe	er information you wish to add about this	item, such as local				
					erty identification number:	,			
					ntal Property				
					lue determined via comprable sa	alac			
	If you own or ha	ve more	than one, list h	nere:					
1.7	you our or ma				t is the property? Check all that apply				
	225 West Heather Dr.			_	L. Single family home	De west de doos teen		D. t	
	Street address, if available, or other description				Single-family home		Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D Creditors Who Have Claims Secured by Property		
					Duplex or multi-unit building				
				Condominium or cooperative					
				_	L Manufactured or making borns				
					Manufactured or mobile home	Current value of t	he	Current value of the	
	Key Biscayne	e FL	FL 33149-0000		Land	entire property?		portion you own?	
	City	State	ZIP Code		Investment property	\$1,300,000	.00	\$1,300,000.00	
					Timeshare	Describe the natu	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or		
					Other				
				Who	has an interest in the property? Check one	a life estate), if known.			
					Debtor 1 only				
	Miami-Dade				Debtor 2 only		-		
	County								
	,			Check if this is community prop				nunity property	
						(see instructions	.)		
				Other information you wish to add about this item, such as local					
					erty identification number:				
					ntal Property - Debtor on Deed n				
					n and Mortgage of Specialized L		35,000	.00	
				vai	lue determined via comprable sa	ales			
							ĺ		
					your entries from Part 1, including a		1	\$4,270,000.00	
	pages you nave atta	acned for	Part 1. Write that	i numbe	er here	=>		<u> </u>	
Part	2: Describe Your Vel	hicles							
Do v	ou own. lease. or ha	ave legal	or equitable inter	rest in a	any vehicles, whether they are regist	ered or not? Include	anv vel	hicles you own that	
					Schedule G: Executory Contracts and		,	,	
	•				•	,			
3. <b>C</b>	ars, vans, trucks, tr	actors, s <sub>l</sub>	oort utility vehicle	es, moto	orcycles				
_									
	No								
	l Yes								

Debtor 1	Paulo A. Mus	siate-Kelly Case number (	(if known)
		or homes, ATVs and other recreational vehicles, other vehicles, and accessories motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories	ies
■ No			
☐ Yes			
		the portion you own for all of your entries from Part 2, including any entries fo d for Part 2. Write that number here	
		nal and Household Items	
Do you o	own or have any le	egal or equitable interest in any of the following items?	Current value of the portion you own?
			Do not deduct secured claims or exemptions.
	hold goods and f		ciaims of exemptions.
Examp □ No	oles: Major applian	ces, furniture, linens, china, kitchenware	
■ Yes	Describe		
		Used Franciscos and Franciscos and Applications and Application	
		Used Furniture and Furnishings and Appliances: Per Read & Kelley Appraisal conducted 11/2017 in Case No. 17-03322	
		(Companion Chapter 7 case/Spouse)	\$3,500.00
7. Electro		nd radios; audio, video, stereo, and digital equipment; computers, printers, scanners	· music collections: electronic devices
		phones, cameras, media players, games	, music concentions, electronic devices
□ No			
■ Yes	. Describe		
		Used Electronics: Per Read & Kelley Appraisal conducted 11/2017	
		in Case No. 17-03322 (Companion Chapter 7 case/Spouse). Total amount of assets listed infra.	\$0.00
		ameant of access notes initial	
Exam <sub>l</sub>		figurines; paintings, prints, or other artwork; books, pictures, or other art objects; sta ns, memorabilia, collectibles	mp, coin, or baseball card collections;
■ No	. Describe		
	nent for sports ar ples: Sports, photo musical instru	graphic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis;	canoes and kayaks; carpentry tools;
□ No			
■ Yes	. Describe		
		Used Sports and Hobby Equipment: Per Read & Kelley Appraisal conducted 11/2017 in Case No. 17-03322 (Companion Chapter 7 case/Spouse)	\$0.00
10. <b>Firea</b> ı <i>Exan</i> □ No		, shotguns, ammunition, and related equipment	
■ Yes	. Describe		
		1 Glock G 23 - Handgun	\$200.00
		1 Glook G 20 Hulluguii	Ψ200.00
11. Cloth	es		
<i>Exan</i> □ No	nples: Everyday clo	thes, furs, leather coats, designer wear, shoes, accessories	

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 15 of 71

Debtor 1	Paulo A. Musiate-P	Kelly	Case number (if known	)
■ Yes	Describe			
	Used	l Mens Clothing		\$100.00
□ No		ostume jewelry, enga	agement rings, wedding rings, heirloom jewelry, watches, gems,	gold, silver
	Wed	ding Band.		\$150.00
Exam	arm animals  nples: Dogs, cats, birds, h	orses		
	2 Do	gs		\$10.00
for F		r here	Part 3, including any entries for pages you have attached	\$3,960.00  Current value of the portion you own? Do not deduct secured
□ No	nples: Money you have in		ome, in a safe deposit box, and on hand when you file your peti	claims or exemptions.
Exam			counts; certificates of deposit; shares in credit unions, brokerage s with the same institution, list each.  Institution name:	houses, and other similar
. 00	17.1	. Checking	Wells Fargo Checking Account No. 9064	\$130.00
	17.2	. Checking	Wells Fargo Checking Account No. 3014	\$1.00
	17.3	Savings	Wells Fargo Savings Account No. 2080	\$1.00

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 16 of 71

D	ebtor 1	Paulo A. Musiate-Kelly	Case num	nber (if known)	
18	_Examp	mutual funds, or publicly traded stocks  oles: Bond funds, investment accounts with brokerage firms, money mark	ket accounts		
	□ No ■ Yes	Institution or issuer name:			
		TD Ameritrade Account			\$70.00
19	joint v	ublicly traded stock and interests in incorporated and unincorporatenture	ed businesses, includi	ing an interest in ar	LLC, partnership, and
	□ No	O'con an ariffer information about the co			
	■ Yes.	Give specific information about them  Name of entity:	% of own	nership:	
		Global Capital Realty, Inc Owns No Maj Assets - Valuation Per Business Bank Ac			
		Laibilities exceed assets	10	<b>0</b> %	\$0.00
20	Negoti	nment and corporate bonds and other negotiable and non-negotiable able instruments include personal checks, cashiers' checks, promissory egotiable instruments are those you cannot transfer to someone by signi	notes, and money order	rs.	
	☐ Yes.	Give specific information about them			
		Issuer name:			
21	Examp  ■ No	nent or pension accounts oles: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts List each account separately.	unts, or other pension or	profit-sharing plans	
		Type of account: Institution name:			
22	Your sl Examp	ry deposits and prepayments hare of all unused deposits you have made so that you may continue se ples: Agreements with landlords, prepaid rent, public utilities (electric, ga			others
	□ No ■ Yes.	Institution name or	individual:		
		Personal Renta	I Security Deposit		\$3,800.00
23	Δnnuiti	ies (A contract for a periodic payment of money to you, either for life or f	for a number of years)		
20	■ No	(A contract for a periodic payment of money to you, claim for the of t	ior a namber or years,		
	☐ Yes	Issuer name and description.			
24	26 U.S.0	s in an education IRA, in an account in a qualified ABLE program, C. §§ 530(b)(1), 529A(b), and 529(b)(1).	or under a qualified sta	ate tuition program.	
	■ No □ Yes	Institution name and description. Separately file the recor	rds of any interests.11 U.	.S.C. § 521(c):	
25	•	equitable or future interests in property (other than anything listed	d in line 1), and rights o	or powers exercisal	ole for your benefit
	■ No □ Yes.	Give specific information about them			
26		s, copyrights, trademarks, trade secrets, and other intellectual prop oles: Internet domain names, websites, proceeds from royalties and licer			
	■ No □ Yes.	Give specific information about them			
27		es, franchises, and other general intangibles oles: Building permits, exclusive licenses, cooperative association holdin	gs, liquor licenses, profe	essional licenses	
		Give specific information about them			

#### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 17 of 71

Debtor 1	Paulo A. Musiate-Kelly		Case number (if known)	
	FLI	Real Estate & Broker License		\$1.00
Money or	property owed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
28. <b>Tax re</b> ■ No	funds owed to you			
☐ Yes.	Give specific information about	them, including whether you already f	iled the returns and the tax years	
■ No		nony, spousal support, child support, m	aintenance, divorce settlement, property	settlement
Exam ☐ No	amounts someone owes you aples: Unpaid wages, disability in benefits; unpaid loans you.  . Give specific information		sick pay, vacation pay, workers' compe	nsation, Social Security
		Judgment Receivable - \$17,000 Collection Dubious No Collection since 2017	0.00 Eviction Judgment -	Unknowr
Exam □ No		-	; credit, homeowner's, or renter's insural	nce
■ Yes.	. Name the insurance company Compan		Beneficiary:	Surrender or refund value:
	Term L	ife Insurance State Farm	Laura Musiate - Spouse	Unknown
If you somed		you from someone who has died ust, expect proceeds from a life insurar	nce policy, or are currently entitled to rec	eive property because
Exam		er or not you have filed a lawsuit or sputes, insurance claims, or rights to s		
■ No □ Yes.	. Describe each claim			
		claims of every nature, including co	unterclaims of the debtor and rights to	set off claims
	. Describe each claim			
35. <b>Any fi</b> i ■ No	nancial assets you did not alr	eady list		
	. Give specific information			
		entries from Part 4, including any er		\$4,013.00

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 18 of 71

Debtor 1	Paulo A. Musiate-Kelly		Case number (if known)	
Part 5:	Describe Any Business-Related Property You Own or Have an Intere	est In. List any real esta	ate in Part 1.	
37. <b>Do yo</b>	u own or have any legal or equitable interest in any business-relate	d property?		
■ No.	Go to Part 6.			
☐ Yes.	. Go to line 38.			
	Describe Any Farm- and Commercial Fishing-Related Property You of fyou own or have an interest in farmland, list it in Part 1.	Own or Have an Interes	st In.	
46. <b>Do y</b>	ou own or have any legal or equitable interest in any farm-	or commercial fishin	ng-related property?	
	lo. Go to Part 7.			
ΠY	es. Go to line 47.			
Part 7:	Describe All Property You Own or Have an Interest in That You	Did Not List Above		
	ou have other property of any kind you did not already list?	•		
	mples: Season tickets, country club membership			
■ No				
⊔ Ye	s. Give specific information			
54. <b>Ad</b>	d the dollar value of all of your entries from Part 7. Write tha	at number here		\$0.00
Part 8:	List the Totals of Each Part of this Form			
55. <b>Pa</b> r	rt 1: Total real estate, line 2			\$4,270,000.00
56. <b>Pa</b> r	rt 2: Total vehicles, line 5	\$0.00	_	· , ,
57. <b>Pa</b> r	rt 3: Total personal and household items, line 15	\$3,960.00		
58. <b>Par</b>	rt 4: Total financial assets, line 36	\$4,013.00		
59. <b>Par</b>	rt 5: Total business-related property, line 45	\$0.00		
60. <b>Par</b>	rt 6: Total farm- and fishing-related property, line 52	\$0.00		
61. <b>Pa</b> r	rt 7: Total other property not listed, line 54 +	\$0.00		
62. <b>Tot</b>	tal personal property. Add lines 56 through 61	\$7,973.00	Copy personal property total	\$7,973.00
63. <b>Tot</b>	tal of all property on Schedule A/B. Add line 55 + line 62			\$4.277.973.00

Fil	l in this inforn	nation to identify your c	ase:				
De	btor 1	Paulo A. Musiate-l	Kelly				
Do	btor 2	First Name	Middle	Name	L	Last Name	
	ouse if, filing)	First Name	Middle	Name	L	ast Name	
Un	ited States Bar	nkruptcy Court for the:	MIDDLE D	DISTRICT OF FLC	RIDA		
Ca	se number						
(if k	nown)						☐ Check if this is an amended filing
Oi	fficial Fo	rm 106C					
			perty	You Cla	im	as Exempt	4/19
the nee cas	property you list ded, fill out and e number (if kn	sted on <i>Schedule A/B: Pl</i> d attach to this page as nown).	roperty (Offi nany copies	cial Form 106A/B) of <i>Part 2: Addition</i>	as yo nal Pa	our source, list the property that you age as necessary. On the top of any	additional pages, write your name and
spe any fun exe	cific dollar an applicable st ds—may be u mption to a pa	nount as exempt. Alterr atutory limit. Some exe nlimited in dollar amou	natively, yo mptions—s nt. Howeve	u may claim the f such as those for er, if you claim ar	full fai r heal n exen	ir market value of the property be th aids, rights to receive certain b nption of 100% of fair market valu	One way of doing so is to state a cing exempted up to the amount of cenefits, and tax-exempt retirement ie under a law that limits the t, your exemption would be limited
Pa	rt 1: Identif	y the Property You Clai	m as Exem	npt			
1.	Which set of	exemptions are you cla	aiming? Ch	neck one only, eve	n if vo	our spouse is filing with you.	
	_	aiming state and federal i	_	•		,	
	_	aiming state and rederar	·		11 0.0	5.0. § 522(b)(0)	
_		,			<b>-</b>	CIII be the before a believe	
2.		• •		•	• •	fill in the information below.	• 10 1 1 1 1
		on of the property and line that lists this property		rrent value of the rtion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
				py the value from hedule A/B	Che	eck only one box for each exemption.	
		ture and Furnishings : Per Read & Kelley	and	\$3,500.00		\$1,000.00	Fla. Const. art. X, § 4(a)(2)
	Appraisal c No. 17-0332 case/Spous	onducted 11/2017 in 22 (Companion Chap	Case ter 7			100% of fair market value, up to any applicable statutory limit	
	Used Furnit	ture and Furnishings	and	\$3,500.00	_	\$2,500.00	Fla. Stat. Ann. § 222.25(4)
	<b>Appliances</b>	: Per Read & Kelley		φ3,300.00	_		, ,
	No. 17-0332 case/Spous	onducted 11/2017 in 22 (Companion Chap se) pedule A/B: 6.1				100% of fair market value, up to any applicable statutory limit	
		ture and Furnishings	and	\$3,500.00		100%	11 U.S.C. § 522(b)(3)(B)
	Appraisal c	: Per Read & Kelley onducted 11/2017 in 2 (Companion Chap se)				100% of fair market value, up to any applicable statutory limit	

Official Form 106C

Line from Schedule A/B: 6.1

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 20 of 71

or 1 Paulo A. Musiate-Kelly			Case number (if known)	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Used Sports and Hobby Equipment: Per Read & Kelley Appraisal	\$0.00		100%	11 U.S.C. § 522(b)(3)(B)
conducted 11/2017 in Case No. 17-03322 (Companion Chapter 7 case/Spouse) Line from <i>Schedule A/B</i> : 9.1			100% of fair market value, up to any applicable statutory limit	
1 Glock G 23 - Handgun Line from Schedule A/B: 10.1	\$200.00		\$200.00	Fla. Stat. Ann. § 222.25(4)
Ellie Holli Genedale 7/2. 19:1			100% of fair market value, up to any applicable statutory limit	
Used Mens Clothing Line from Schedule A/B: 11.1	\$100.00		\$100.00	Fla. Stat. Ann. § 222.25(4)
			100% of fair market value, up to any applicable statutory limit	
Wedding Band. Line from <i>Schedule A/B</i> : <b>12.1</b>	\$150.00		\$150.00	Fla. Stat. Ann. § 222.25(4)
Ellio Holli Gorioddio 74 B. 12-1			100% of fair market value, up to any applicable statutory limit	
2 Dogs Line from Schedule A/B: 13.1	\$10.00		\$10.00	Fla. Stat. Ann. § 222.25(4)
			100% of fair market value, up to any applicable statutory limit	
Cash on Hand Line from Schedule A/B: 16.1	\$10.00		\$10.00	Fla. Stat. Ann. § 222.25(4)
			100% of fair market value, up to any applicable statutory limit	
Checking: Wells Fargo Checking Account No. 9064	\$130.00		100%	11 U.S.C. § 522(b)(3)(B)
Line from Schedule A/B: 17.1			100% of fair market value, up to any applicable statutory limit	
Checking: Wells Fargo Checking Account No. 3014	\$1.00		\$1.00	Fla. Stat. Ann. § 222.25(4)
Line from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit	
Savings: Wells Fargo Savings Account No. 2080	\$1.00		\$1.00	11 U.S.C. § 522(b)(3)(B)
Line from Schedule A/B: 17.3			100% of fair market value, up to any applicable statutory limit	
FL Real Estate & Broker License Line from Schedule A/B: 27.1	\$1.00		\$1.00	Fla. Stat. Ann. § 222.25(4)
			100% of fair market value, up to any applicable statutory limit	
Term Life Insurance State Farm Beneficiary: Laura Musiate - Spouse	Unknown	•	100%	Fla. Stat. Ann. § 222.14
Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	

### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 21 of 71

Debto	r1 <b>P</b> a	aulo A. Musiate-Kelly	Case number (if known)	
	•	claiming a homestead exemption of more than \$170,350? to adjustment on 4/01/22 and every 3 years after that for cases filed on comparison of the comparison	or after the date of adjustment.)	
	No			
	] Yes	s. Did you acquire the property covered by the exemption within 1,215 da	ys before you filed this case?	
		No		
		Yes		

					_			
Fill in this infor	mation to identify you	r case:						
Debtor 1	Paulo A. Musiat	e-Kelly						
	First Name	Middle Name Last Name	,		-			
Debtor 2 (Spouse if, filing)	First Name	Middle Name Last Name	)		-			
United States B	ankruptcy Court for the:	MIDDLE DISTRICT OF FLORIDA			_			
Case number (if known)						_	if this is a led filing	ın
Official For	m 106D							
		Who Have Claims Secur	ed	by Propert	У			12/15
	ne Additional Page, fill it o	If two married people are filing together, both are out, number the entries, and attach it to this forn						
1. Do any creditor	s have claims secured by	your property?						
☐ No. Ched	ck this box and submit the	nis form to the court with your other schedules	s. You	u have nothing else t	to re	port on this form.		
Yes. Fill	in all of the information	below.						
Part 1: List	All Secured Claims							
for each claim. If	more than one creditor has	nore than one secured claim, list the creditor separa a particular claim, list the other creditors in Part 2. A cal order according to the creditor's name.		Column A  Amount of claim  Do not deduct the value of collateral.	Va th	olumn B alue of collateral at supports this aim	Column Unsecu portion If any	
	Dept. of Revenue	Describe the property that secures the claim:		\$9,747.00		\$1,300,000.00		\$0.00
Creditor's Nar	ne	225 West Heather Dr. Key Biscayne, FL 33149 Miami-Dade County Rental Property - Debtor on Deed not on Note & Mortgage. Subject to Loan and Mortgage of Specialized Loan Servicing \$985,000.00 Value determined via comprable						
Street	st Tennessee	As of the date you file, the claim is: Check all that apply.	t					
	see, FL 32399	Contingent						
Number, Stree	et, City, State & Zip Code	☐ Unliquidated						
Who owes the d	lebt? Check one.	☐ Disputed  Nature of lien. Check all that apply.						
■ Debtor 1 only □ Debtor 2 only		An agreement you made (such as mortgage of car loan)	r secui	red				
Debtor 1 and [	Debtor 2 only	■ Statutory lien (such as tax lien, mechanic's lier	1)					
	the debtors and another	☐ Judgment lien from a lawsuit						
Check if this community d		Other (including a right to offset)						
Date debt was in	curred	Last 4 digits of account number						

Debtor 1 Paulo A. Musiate-Kelly		Case number (if known)		
First Name Middle N	ame Last Name			
2.2 Jade Condo Association	Describe the property that secures the claim:	\$7,362.00	\$980,000.00	\$7,362.00
Creditor's Name	1331 Brickell Bay Dr. Unit 2903 Miami, FL 33131 Miami-Dade County Rental Property	<u> </u>	<del></del>	<u> </u>
c/o Nicholas Siegfried 201 Alhambra Circle 11th	Value determined via comprable sales			
FI.	As of the date you file, the claim is: Check all that apply.			
Miami, FL 33134  Number, Street, City, State & Zip Code	☐ Contingent ☐ Unliquidated			
Who owes the debt? Check one.	Disputed  Nature of lien. Check all that apply.			
■ Debtor 1 only □ Debtor 2 only	An agreement you made (such as mortgage or car loan)			
Debtor 1 and Debtor 2 only	■ Statutory lien (such as tax lien, mechanic's lien)	)		
At least one of the debtors and another  Check if this claim relates to a	☐ Judgment lien from a lawsuit☐ Other (including a right to offset)			
community debt	Other (including a right to onset)			
Date debt was incurred	Last 4 digits of account number 290	3		
2.3 Select Portfolio Services	Describe the property that secures the claim:	\$1,500,000.00	\$980,000.00	\$520,000.00
Creditor's Name	1331 Brickell Bay Dr. Unit 2903 Miami, FL 33131 Miami-Dade County Rental Property Value determined via comprable sales			
P.O. Box 65250 Salt Lake City, UT 84165	As of the date you file, the claim is: Check all that apply.  Contingent	- L		
Number, Street, City, State & Zip Code	■ Unliquidated			
Who owes the debt? Check one.	Disputed  Nature of lien. Check all that apply.			
■ Debtor 1 only □ Debtor 2 only	An agreement you made (such as mortgage or car loan)	secured		
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)	)		
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number			

#### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 24 of 71

Debtor 1 Paulo A. Musiate-Kelly	Case number (if known)			
First Name Middle Na	ame Last Name			
2.4 Selene Finance	Describe the property that secures the claim:	\$163,000.00	\$180,000.00	\$0.00
Creditor's Name  C/o Lender Legal Services 201 E. Pine Street Unit 730 Orlando, FL 32801  Number, Street, City, State & Zip Code	335 Collins Ave. Unit 205 Miami Beach, FL 33139 Miami-Dade County Rental Property Value determined via comprable sales As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed	<u> </u>	<b>V</b>	•
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only □ Debtor 2 only	An agreement you made (such as mortgage or s car loan)	secured		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another☐ Check if this claim relates to a community debt	☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number 9613	3		
2.5 Seterus	Describe the property that secures the claim:	\$471,128.00	\$230,000.00	\$241,128.00
c/o Choice Legal Group P.O. Box 9908 Fort Lauderdale, FL 33310	1250 South Miami Ave. Unit 1711 Miami, FL 33130 Miami-Dade County Rental Property  As of the date you file, the claim is: Check all that apply.  Contingent			
Number, Street, City, State & Zip Code	Unliquidated			
Who owes the debt? Check one.	■ Disputed  Nature of lien. Check all that apply.			
■ Debtor 1 only □ Debtor 2 only	An agreement you made (such as mortgage or scar loan)	secured		
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit ☐ Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number 2023	<b>3</b>		

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 25 of 71

Debtor 1 Paulo A. Musiate-Kelly			Case number (if known)					
	First Name Middle N	ame Last Name						
2.6	Shellpoint Mortgage Serv.	Describe the property that secures the claim:	\$1,000,000.00	\$700,000.00	\$300,000.00			
	Creditor's Name	1331 Brickell Bay Dr. Unit 508 Miami, FL 33131 Miami-Dade County Rental Property Value determined via comprable sales						
	P.O. Box 10826 Greenville, SC 29603	As of the date you file, the claim is: Check all that apply.  Contingent						
	Number, Street, City, State & Zip Code	Unliquidated						
\A/b	o owes the debt? Check one.	Disputed						
_		Nature of lien. Check all that apply.						
_	Debtor 1 only Debtor 2 only	An agreement you made (such as mortgage or secured car loan)						
	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)						
	At least one of the debtors and another	☐ Judgment lien from a lawsuit						
	Check if this claim relates to a community debt	Other (including a right to offset)						
Date	e debt was incurred	Last 4 digits of account number						
Ac	ld the dollar value of your entries in C	olumn A on this page. Write that number here:	\$3,151,237.0	00				
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:			\$3,151,237.0	00				
Par	t 2: List Others to Be Notified fo	or a Debt That You Already Listed						
tryir than	ng to collect from you for a debt you o	e notified about your bankruptcy for a debt that your to someone else, list the creditor in Part 1, art you listed in Part 1, list the additional creditors is page.	nd then list the collection agen	cy here. Similarly, if y	ou have more			
Name, Number, Street, City, State & Zip Code Kass Shuler 1505 North Florida Ave.			which line in Part 1 did you enter	the creditor? 2.3				
	Tampa, FL 33602							

Fill in this info	rmation to identify your	case:		
Debtor 1	Paulo A. Musiate-	Kelly		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	MIDDLE DISTRICT	OF FLORIDA	
Case number (if known)				Check if this is an amended filing
Official Fo	rm 106E/F			
Schedule	E/F: Creditors W	ho Have Uns	ecured Claims	12/15
Schedule G: Exe Schedule D: Cred left. Attach the C name and case n	cutory Contracts and Unexp ditors Who Have Claims Sec ontinuation Page to this pag number (if known).	ired Leases (Official Foured by Property. If mo ge. If you have no infor	claim. Also list executory contracts on Schedule A/B: Property (Offic orm 106G). Do not include any creditors with partially secured claims ore space is needed, copy the Part you need, fill it out, number the en mation to report in a Part, do not file that Part. On the top of any addi	s that are listed in stries in the boxes on the
	All of Your PRIORITY Un			
	litors have priority unsecure	a ciaims against you?		
No. Go to	Part 2.			
☐ Yes.				
Part 2: List	All of Your NONPRIORIT	Y Unsecured Claims	S	
	litors have nonpriority unsec			
_ `			he court with your other schedules.	
Yes.	lave nothing to report in this p	art. Submit this form to t	ne court with your other schedules.	
unsecured cl	laim, list the creditor separately	y for each claim. For eac	al order of the creditor who holds each claim. If a creditor has more that claim listed, identify what type of claim it is. Do not list claims already income Part 3.If you have more than three nonpriority unsecured claims fill out the	cluded in Part 1. If more
				Total claim
4.1 Agua	Finance	Last 4	digits of account number	\$19,100.00
P.O. E	rity Creditor's Name  Box 844	When	was the debt incurred?	_
Number	au, WI 54402  Street City State Zip Code curred the debt? Check one.	As of the	he date you file, the claim is: Check all that apply	
_	tor 1 only	По		
		☐ Cor	-	
	tor 2 only		quidated	
	tor 1 and Debtor 2 only east one of the debtors and and	☐ Disp	outed f NONPRIORITY unsecured claim:	
_	east one of the debtors and and comic ck if this claim is for a comic co	П о	dent loans	
debt	ck if this claim is for a comi	Obli	igations arising out of a separation agreement or divorce that you did not as priority claims	
■ No		<u></u>	ots to pension or profit-sharing plans, and other similar debts	
☐ Yes			er. Specify	
□ res		■ Oth	er. Specify	=

### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 27 of 71

Debtor	Paulo A. Musiate-Kelly	Case number (if known)			
	Best Buy/ CBNA	Last 4 digits of account number	\$1,119.00		
	Nonpriority Creditor's Name P.O. Box 6497	When was the debt incurred?			
	Sioux Falls, SD 57117  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	Поли			
	_	Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	No	Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify Credit card			
	BHCU	Last 4 digits of account number	\$5,726.00		
	Nonpriority Creditor's Name 501 Industriial Hwy. Ridley Park, PA 19078	When was the debt incurred?			
=	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	■ No	Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Medical			
	BMW Financial Services	Last 4 digits of account number	Unknown		
	Nonpriority Creditor's Name 5550 Britton Parkway	When was the debt incurred?			
-	Hilliard, OH 43026  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Deficiency Lease Rejection/ Recission			

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 28 of 71

Debto	Paulo A. Musiate-Kelly	Case number (if known)			
4.5	Calvary SPV I, LLC	Last 4 digits of account number	Unknown		
	Nonpriority Creditor's Name 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595	When was the debt incurred?			
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify			
4.6	CBNA	Last 4 digits of account number	\$1,119.00		
	Nonpriority Creditor's Name P.O. Box 6497 Sioux Falls, SD 57117	When was the debt incurred?			
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify Credit Card			
4.7	Comenity WS	Last 4 digits of account number	\$1,401.00		
	Nonpriority Creditor's Name P.O. Box 182789 Columbus, OH 43218	When was the debt incurred?			
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	■ Other. Specify Credit Card			

### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 29 of 71

Debto	r1 Paulo A. Musiate-Kelly	Case number (if known)			
4.8	Daniel Orellana Nonpriority Creditor's Name	Last 4 digits of account number	Unknown		
	c/o Brian Recor 848 Brickell Ave. Suite 1000	When was the debt incurred?			
	Miami, FL 33131  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Breach of Contract Litigation			
4.9	Deluca Group  Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00		
	2101 N.E. 26th St. Fort Lauderdale, FL 33305	When was the debt incurred?			
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	Check if this claim is for a community	Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	□ Yes	Other. Specify			
4.1	Elizabeth Whitham	Last 4 digits of account number	\$3,800.00		
	Nonpriority Creditor's Name				
	c/o Stephen P. Lewis 15715 S. Dixis Wighway Suite 214	When was the debt incurred?			
	Miami, FL 33157  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	Debtor 1 only	Пол			
		Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:			
	At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	□ Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	■ Other Specify Small Claims Lawsuit			
	100	- Other, Specify			

#### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 30 of 71

Debtor	Paulo A. Musiate-Kelly	Case number (if known)			
4.1					
1	Fortiva	Last 4 digits of account number	\$1,765.00		
	Nonpriority Creditor's Name P.O. Box 105555 Atlanta, GA 30348	When was the debt incurred?			
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	■ Other. Specify Credit Card			
4.1					
2	Hector Piedra	Last 4 digits of account number	Unknown		
	Nonpriority Creditor's Name c/o Brian Recor 848 Brickell Ave.	When was the debt incurred?			
	Suite 1000				
	Miami, FL 33131  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	The or and you may and diamined officer all that apply			
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	■ Other. Specify Breach of Contract Litigation			
4.1 3	Jonathan Macias	Last 4 digits of account number	\$3,800.00		
	Nonpriority Creditor's Name c/o Stephen P. Lewis 15715 S. Dixis Wighway	When was the debt incurred?			
	Suite 214 Miami, FL 33157  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	Debtor 1 only	☐ Contingent			
	Debtor 2 only	□ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	□ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims			
	No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	■ Other. Specify Small Claims Lawsuit			

### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 31 of 71

Debtor 1 Paulo A. Musiate-Kelly		Case number (if known)	
4.1 4	Joseph Ottolenghi	Last 4 digits of account number	\$3,800.00
	Nonpriority Creditor's Name c/o Stephen P. Lewis 15715 S. Dixis Wighway Suite 214 Miami, FL 33157	When was the debt incurred?	
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Small Claims Lawsuit	
4.1 5	Midland Credit Mgmnt.	Last 4 digits of account number	\$1,401.00
	Nonpriority Creditor's Name 2365 Northside Dr.,Suite 300 San Diego, CA 92108	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collections	
	1		
4.1 6	Nelson Mezerhane	Last 4 digits of account number	Unknown
	Nonpriority Creditor's Name c/o Brian Recor 848 Brickell Ave. Suite 1000	When was the debt incurred?	
	Miami, FL 33131  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other Specify Breach of Contract Litigation	

Official Form 106 E/F

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 32 of 71

Debtor	Paulo A. Musiate-Kelly	Case number (if known)		
4.1				
7	Portfolio Recovery Associate	Last 4 digits of account number	\$568.00	
	Nonpriority Creditor's Name 120 Corporate Blvd. Norfolk, VA 23502	When was the debt incurred?		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Collections		
4.1	SYNCB Walmart		\$387.00	
8	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ307.00	
	P.O. Box 965024 Orlando, FL 32896	When was the debt incurred?		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	No	□ Debts to pension or profit-sharing plans, and other similar debts		
	Yes			
	□ res	■ Other. Specify Credit Card		
4.1 9	SYNCB/ Athleta	Last 4 digits of account number	\$851.00	
	Nonpriority Creditor's Name P.O. Box 965036 Orlando, El 33806	When was the debt incurred?		
	Orlando, FL 32896  Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply		
	Who incurred the debt? Check one.			
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	□ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims		
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	■ Other. Specify Credit Card		

Paulo A. Musiate-Kelly	Case number (if known)			
SYNCB/ Care Credit	Last 4 digits of account number	\$2,405.00		
Nonpriority Creditor's Name P.O. Box 965036	When was the debt incurred?	<del>*=,</del> :::::		
Orlando, FL 32896				
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one.				
Debtor 1 only	Contingent			
Debtor 2 only	Unliquidated			
Debtor 1 and Debtor 2 only	Disputed			
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
Check if this claim is for a community	☐ Student loans			
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
□ Yes	■ Other. Specify Credit Card			
Target National Bank	Last 4 digits of account number	\$0.00		
Nonpriority Creditor's Name  P.O. Box 673	When was the debt incurred?			
Minneapolis, MN 55440				
Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one.				
Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only	☐ Disputed			
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
☐ Check if this claim is for a community	☐ Student loans			
debt	$\square$ Obligations arising out of a separation agreement or divorce that you did not			
ls the claim subject to offset?	report as priority claims			
No	Debts to pension or profit-sharing plans, and other similar debts			
Yes	■ Other. Specify Credit Card			
TD Bank USA/ Target	Last 4 digits of account number	\$812.00		
Nonpriority Creditor's Name				
P.O. Box 673	When was the debt incurred?			
Minneapolis, MN 55440 Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply			
Who incurred the debt? Check one.	As of the date you me, the dam is. Oneok an that apply			
■ Debtor 1 only	☐ Contingent			
Debtor 2 only	☐ Unliquidated			
Debtor 1 and Debtor 2 only				
☐ At least one of the debtors and another	☐ Disputed  Type of NONPRIORITY unsecured claim:			
_	Student loans			
☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not			
Is the claim subject to offset?	report as priority claims			
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
Yes	■ Other. Specify Credit Card			
—	— Other, Specify			

#### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 34 of 71

Debtor	Paulo A.	Musiate-Kelly		Case no	umber (if known)		
1.2	Wells Fargo	o Bankcard	Last 4 digits of account number				\$179.00
	Nonpriority Cree P.O. Box 14	<b>!</b> 517	When was the debt incurred?				
		s, IA 50306 City State Zip Code the debt? Check one.	As of the date you file, the claim	is: Check	k all that apply		
	Debtor 1 on	Debtor 1 only					
	Debtor 2 on	lv	☐ Unliquidated				
	Debtor 1 and	•	☐ Disputed				
	_	of the debtors and another	Type of NONPRIORITY unsecure	ed claim:			
	_	s claim is for a community	☐ Student loans				
	debt	bject to offset?	☐ Obligations arising out of a sep report as priority claims	aration aç	greement or divor	ce that you did not	
	■ No		☐ Debts to pension or profit-shari	ing plans,	and other similar	debts	
	Yes		Other. Specify Credit Car	d			
1.2	WF Home F	Projects	Last 4 digits of account number				\$6,233.00
	Nonpriority Cred P.O. Box 14	ditor's Name	When was the debt incurred?			_	ψο,200100
	Des Moines Number Street	s, IA 50306 City State Zip Code	As of the date you file, the claim	is: Checl	k all that apply		
	Who incurred	the debt? Check one.					
	Debtor 1 on	ly	☐ Contingent				
	Debtor 2 on	ly	☐ Unliquidated				
	Debtor 1 and	d Debtor 2 only	☐ Disputed				
	☐ At least one	of the debtors and another	Type of NONPRIORITY unsecure	ed claim:			
		s claim is for a community	☐ Student loans				
	debt	bject to offset?	Obligations arising out of a sep report as priority claims	aration aç	greement or divor	ce that you did not	
	No	bject to onset?	Debts to pension or profit-shari	ing plane	and other similar	debts	
	■ No		Other. Specify Line of Cre		and other similar	debis	
	L Tes		Other. Specify				
Part 3:	List Others	s to Be Notified About a Deb	t That You Already Listed				
is tryii have r	ng to collect fro more than one o	m you for a debt you owe to son	out your bankruptcy, for a debt that neone else, list the original creditor i you listed in Parts 1 or 2, list the add submit this page.	n Parts 1	or 2, then list th	e collection agency l	here. Similarly, if you
Part 4:		mounts for Each Type of Uns	secured Claim			2011 6 0 6450 Add	the emerius for each
	of unsecured cla		is. This information is for statistical	reporting	j purposes omy.	20 0.0.0. §100. Add	the amounts for each
					Tot	tal Claim	
otal	6a.	Domestic support obligations		6a.	\$	0.00	
:laims rom Pa	rt 1 6b.	Taxes and certain other debts	you owe the government	6b.	\$	0.00	
	6c.	Claims for death or personal in	njury while you were intoxicated	6c.	\$	0.00	
	6d.	Other. Add all other priority unse	cured claims. Write that amount here.	6d.	\$	0.00	
	6e.	Total Priority. Add lines 6a throu	ugh 6d.	6e.	\$	0.00	
					Tot	tal Claim	
	6f.	Student loans		6f.	\$	0.00	
otal						_	
om Pa	rt <b>2</b> 6g.		paration agreement or divorce that	60	\$	0.00	
	6h.	you did not report as priority of Debts to pension or profit-sha	laims ring plans, and other similar debts	6g. 6h.	\$ \$	0.00	
	511.	ponoren or promi ond	J	J	Ψ	0.00	

Official Form 106 E/F

#### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 35 of 71

Debtor 1 Paulo A. Musiate-Kelly

Case number (if known)

- 6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.
  - Total Nonpriority. Add lines 6f through 6i. 6j. \$

6j. \$ **54,466.00** 

54,466.00

Fill in this information to identify your case:					
Debtor 1	Paulo A. Musiate-Kelly				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		MIDDLE DISTRICT OF FLORIDA			
Case number					
(if known)		-			

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

erson or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
C. Figueroa & V. Figueroa 1331 Brickell Bay Dr. Unit 508 Miami, FL 33131	Residential Tenant - Assume
Esther Shelton 1250 South Miami Ave. Unit 1711 Miami, FL 33130	Residential Tenant - Assume
G. Mahuad & D. Martinez 1331 Brickell Bay Dr. Unit 2903 Miami, FL 33131	Residential Tenant - Assume
John O'Neill 4136 Aspen Chase Dr. Naples, FL 34119	Residential Lease - No Arrears - Assume
Juan Sebastian Espinoza 225 West Heather Dr. Key Biscayne, FL 33149	Residential Tenant - Assume
Manaf Hussein 1200 Brickell Bay Dr. #1907 Miami, FL 33131	Residential Tenant - Assume
Michael Lee & David Lee 335 Collins Ave. Unit 205 Miami Beach, FL 33139	Residential Tenant - Assume
	C. Figueroa & V. Figueroa 1331 Brickell Bay Dr. Unit 508 Miami, FL 33131  Esther Shelton 1250 South Miami Ave. Unit 1711 Miami, FL 33130  G. Mahuad & D. Martinez 1331 Brickell Bay Dr. Unit 2903 Miami, FL 33131  John O'Neill 4136 Aspen Chase Dr. Naples, FL 34119  Juan Sebastian Espinoza 225 West Heather Dr. Key Biscayne, FL 33149  Manaf Hussein 1200 Brickell Bay Dr. #1907 Miami, FL 33131  Michael Lee & David Lee 335 Collins Ave. Unit 205

### Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 37 of 71

Debtor 1 Paulo A. Musiate-Kelly Case number (if known)

Additional Dags

### Additional Page if You Have More Contracts or Leases

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code

State what the contract or lease is for

2.8 S. Antonescu & A. Antonescu 2101 Brickell Ave. Unit 3008 Miami, FL 33129 **Residential Tenant - Assume** 

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 38 of 71

Fill in thi	s information to identif	y your case:			
Debtor 1		usiate-Kelly			
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, fi	ling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court fo	or the: MIDDLE DISTRICT OF	FLORIDA		
Case nun	nber				☐ Check if this is an amended filing
O.(;; ;	15 10011				amended ming
	al Form 106H				
<u>Sche</u>	dule H: Your	Codebtors			12/15
your nam	e and case number (if I	known). Answer every question  ors? (If you are filing a joint case,		. •	p of any Additional Pages, write
■ No	-				
		ave you lived in a community pr uisiana, Nevada, New Mexico, Pu			
■ No	o. Go to line 3.				
`		ner spouse, or legal equivalent live	e with you at the time?		
		, ,	•		
in lin Form	e 2 again as a codebto	r only if that person is a guaran	tor or cosigner. Make	sure you have listed t	g with you. List the person shown he creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codeb Name, Number, Street, City, Sta			Column 2: The cr Check all schedul	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lir	AP
0.1	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	· · · · · · · · · · · · · · · · · · ·
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, lir	ne
U.Z.	Name			☐ Schedule E/F,☐ Schedule G, lir	line
	Number			— Conedule G, III	<u> </u>
	Number Street City	State	ZIP Code		

Official Form 106H Software Copyright (c) 1996-2019 Best Case, LLC - www.bestcase.com

Fill	in this information to identify your ca	ase:							
Del	btor 1 Paulo A. Mu	siate-Kelly							
_	btor 2 buse, if filing)								
Uni	ited States Bankruptcy Court for the	: MIDDLE DISTRICT O	F FLORIDA						
	se number nown)				□ A		ent showing	g postpetition o	chapter
0	fficial Form 106l				M	M / DD/ Y	YYY		
S	chedule I: Your Inc	ome							12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  tt 1:  Describe Employment	r spouse is not filing wi	th you, do not includ	le information	on about	your spo	use. If mo	ore space is n	needed,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-fil	ling spouse	
	If you have more than one job,	Employment status	■ Employed		☐ Employed				
	attach a separate page with information about additional	Employment status	☐ Not employed		■ Not employed				
	employers.	Occupation	Realtor/ Landlor	d					
	Include part-time, seasonal, or self-employed work.	Employer's name	Self-Employed						
	Occupation may include student or homemaker, if it applies.	Employer's address	4171 Crescent C Naples, FL 34119						
		How long employed to	here? 15 years	<b>S</b>		_			
Pai	rt 2: Give Details About Mor	nthly Income							
	mate monthly income as of the dause unless you are separated.	ate you file this form. If y	you have nothing to re	port for any l	ine, write	\$0 in the	space. Inc	alude your non-	-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all emplo	oyers for	that perso	n on the lir	nes below. If y	ou need
					For Deb	otor 1		otor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2. \$		0.00	\$	870.00	
3.	Estimate and list monthly overt	ime pay.		3. +\$		0.00	+\$	0.00	

Official Form 106I Schedule I: Your Income page 1

4. Calculate gross Income. Add line 2 + line 3.

0.00

870.00

Debt	tor 1	Paulo A. Musiate-Kelly	_	Case	number (if known)		
				For	Debtor 1		or Debtor 2 or on-filing spouse
	Cop	y line 4 here	4.	\$	0.00	\$	
5.	l ist	all payroll deductions:					
٥.	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	0.00	\$	0.00
	5b.	Mandatory contributions for retirement plans	5a. 5b.	\$ _	0.00	\$	0.00
	5c.	Voluntary contributions for retirement plans	5c.	\$_	0.00	\$	0.00
	5d.	Required repayments of retirement fund loans	5d.	\$ -	0.00	\$	0.00
	5e.	Insurance	5e.	<u>\$</u> -	0.00	\$	0.00
	5f.	Domestic support obligations	5f.	\$_	0.00	\$	0.00
	5g.	Union dues	5g.	\$_	0.00	\$	0.00
	5h.	Other deductions. Specify:	5h.+	\$	0.00	+ \$	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$	0.00
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$	870.00
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	13,968.00	\$	0.00
	8b.	Interest and dividends	8b.	\$	0.00	\$	
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	
	8d.	Unemployment compensation	8d.	\$	0.00	\$	0.00
	8e.	Social Security	8e.	\$	0.00	\$	0.00
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:	8f.	\$	0.00	\$	
	8g.	Pension or retirement income	8g.	<u>\$</u> _	0.00		0.00
	8h.	Other monthly income. Specify:	8h.+	\$	0.00	+ >	0.00
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	13,968.00	\$	0.00
10.		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	1	3,968.00 + \$		870.00 = \$ 14,838.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ade contributions from an unmarried partner, members of your household, your r friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not cify:	depen	•		-	
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaies					t 12. \$ 14,838.00 Combined
13.	Do v	ou expect an increase or decrease within the year after you file this form	?				monthly income
		No.					
		Yes. Explain: Debtor anticipates earning another \$3,500.00 pe	r mont	n in	real estate co	mm	ISSIONS

Official Form 106l Schedule I: Your Income page 2

Fill i	n this information to identify	your case:					
Debt			,		Che	eck if this is:	
Debt						An amended filing	
	ouse, if filing)						wing postpetition chapter f the following date:
Unite	ed States Bankruptcy Court for th	e: MIDDLE	DISTRICT OF FLORIDA			MM / DD / YYYY	
Cook	e number						
1	nown)						
Of	ficial Form 106J						
Sc	hedule J: Your	Expens	ses				12/1
Be a info num	as complete and accurate a ormation. If more space is n nber (if known). Answer ev	as possible. I leeded, attac ery question	f two married people are h another sheet to this t				
Part 1.	11: Describe Your House Is this a joint case?	sehold					
	No. Go to line 2.						
	Yes. <b>Does Debtor 2 live</b>	in a separat	te household?				
	☐ No ☐ Yes. Debtor 2 m	ust file Officia	l Form 106J-2, Expenses	for Separate House	hold of De	btor 2.	
2.	Do you have dependents		•	•			
	Do not list Debtor 1 and Debtor 2.	■ Yes	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state the						□ No
	dependents names.			Daughter		14	Yes
				Son		16	□ No ■ Yes
							_ □ No
							Yes
							□ No
3.	Do your expenses include expenses of people other yourself and your depend	than 🗖					_ Yes
	<u> </u>	ents? —					
exp	Estimate Your Ongoinate your expenses as of enses as of a date after the licable date.	your bankru	ptcy filing date unless y				
the	ude expenses paid for with value of such assistance a icial Form 106I.)					Your exp	penses
4.	The rental or home owner payments and any rent for t			nclude first mortgage	e 4.	\$	3,800.00
	If not included in line 4:						
	4a. Real estate taxes				4a.	\$	0.00
	4b. Property, homeowne	r's, or renter's	insurance		4b.	\$	25.00
	4c. Home maintenance,				4c.	·	0.00
<b>F</b>	4d. Homeowner's associ			ma aquitu laans	4d. 5	\$ \$	0.00

se numl	per (if known)	
6a.	\$	300.00
6b.	\$	135.00
6c.	\$	475.00
6d.	\$	40.00
7.	\$	875.00
8.	\$	0.00
9.	\$	75.00
10.	\$	175.00
11.	\$	300.00
	. —	050.00
		350.00
		75.00
14.	\$	0.00
150	<b>c</b>	40.00
		10.00
	·	1,100.00
	•	150.00
- 150.	<b>a</b>	0.00
16.	\$	0.00
-		
	·	500.00
		0.00
_	·	900.00
17d.	\$	0.00
10	¢	0.00
10.	· ·	
10	Φ	0.00
	ur Income	
		0.00
		0.00
		0.00
	·	0.00
		0.00
		0.00
	- Ψ	0.00
	\$	9,285.00
	\$	
	\$	9,285.00
23a.	\$	14,838.00
		9,285.00
		<u> </u>
_		F FF0 00
23c.	\$	5,553.00
	form?	rease or decrease because of a
rtgage p	ayment to mo	
	6a. 6b. 6c. 6d. 7. 8. 9. 10. 11. 12. 13. 14.  15a. 15b. 15c. 15d.  16.  17a. 17b. 17c. 17d.  18.  20a. 20b. 20c. 20d. 20e. 21.	6a. \$ 6b. \$ 6c. \$ 6d. \$ 7. \$ 8. \$ 9. \$ 10. \$ 11. \$ 12. \$ 13. \$ 14. \$  15a. \$ 15b. \$ 15c. \$ 15d. \$ 17a. \$ 17b. \$ 17c. \$ 17d. \$ 17d. \$ 18. \$ \$ 20b. \$ 20c. \$ 20d. \$ 20e. \$ 21. +\$  \$ \$ \$ \$ \$ \$ 23a. \$ 23b\$ 23c. \$

Debtor 1  Debtor 2 (Spouse if, filing)  United States Ban  Case number (if known)	Paulo A. Musiate- First Name  First Name  nkruptcy Court for the:	Middle Name  Middle Name  MIDDLE DISTRICT OF	Last Name  Last Name  FLORIDA		
(Spouse if, filing) United States Ban Case number	First Name	Middle Name	Last Name		
(Spouse if, filing) United States Ban Case number					
Case number	nkruptcy Court for the:	MIDDLE DISTRICT OF	FLORIDA		
					if this is an ed filing
Official Form <b>Declarati</b>		n Individual	Debtor's Scl	hedules	12/15
Sign	Below				
Did you pay	or agree to pay some	one who is NOT an attor	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. Na	ame of person			Attach Bankruptcy Petition Properties Declaration, and Signature (O	
					iliciai Foim 119)
	ty of perjury, I declare t true and correct.	that I have read the sum	mary and schedules filed	l with this declaration and	iliciai Form 119)
that they are		that I have read the sum	mary and schedules filed X	l with this declaration and	iliciai Foim 119)
that they are  X /s/ Paulo Paulo A	true and correct.	that I have read the sum	•		mciai Foim 119)

Official Form 106Dec

Fil	II in this inform	nation to identify you	ır case:			
De	ebtor 1	Paulo A. Musiat	<u> </u>			
De	ebtor 2	First Name	Middle Name	Last Name		
1 -	ouse if, filing)	First Name	Middle Name	Last Name		
Ur	nited States Bar	nkruptcy Court for the	MIDDLE DISTRICT OF	FLORIDA		
Ca	ase number					
(if k	known)					☐ Check if this is an amended filing
					_	
0	fficial Fo	rm 107				
St	atement	of Financial	Affairs for Indiv	iduals Filing for	Bankruptcy	4/1
			sible. If two married people , attach a separate sheet t			
		n). Answer every que			any additional pages, with	no your name and odde
Pa	rt 1: Give D	etails About Your M	arital Status and Where Yo	ou Lived Before		
1.	What is your	current marital stat	us?			
	■ Married					
	□ Not mar	ried				
2.	During the la	ast 3 years, have you	ı lived anywhere other tha	n where you live now?		
	□ No					
		t all of the places you	lived in the last 3 years. Do	not include where you live	now.	
		ior Address:	Dates Debtor			Dates Debtor 2
	Debior 1 Fil	ioi Address.	lived there	Deptor 2 Frior	Address.	lived there
		Heather Dr. yne, FL 33149	From-To: <b>12/2015- 7/2</b> 0	☐ Same as Deb	otor 1	☐ Same as Debtor 1 From-To:
	16172 Abe Naples, FL	rdeen Ave. . 34110	From-To: 8/2016 - 12/1/2018	☐ Same as Deb	otor 1	☐ Same as Debtor 1 From-To:
<b>3.</b> sta			ver live with a spouse or lalifornia, Idaho, Louisiana, N			erritory? (Community property and Wisconsin.)
	No					
	☐ Yes. Ma	ke sure you fill out So	hedule H: Your Codebtors (	Official Form 106H).		
Pa	rt 2 Explain	n the Sources of Yo	ur Income			
4.	Fill in the tota	I amount of income you	mployment or from operate ou received from all jobs and a have income that you rece	d all businesses, including p	part-time activities.	s calendar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions an exclusions)	<b>Sources of income</b> d Check all that apply.	Gross income (before deductions and exclusions)

Official Form 107 Statement of

Software Copyright (c) 1996-2019 Best Case, LLC - www.bestcase.com

Debtor 1 Paulo A. Musiate-Kelly Case number (if known) **Debtor 1** Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) From January 1 of current year until \$121,000.00 ☐ Wages, commissions, ☐ Wages, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips ☐ Operating a business Operating a business For last calendar year: \$183,000.00 \$6,000.00 □ Wages, commissions, ☐ Wages, commissions, (January 1 to December 31, 2018) bonuses, tips bonuses, tips ☐ Operating a business Operating a business For the calendar year before that: \$223,251.00 □ Wages, commissions, ☐ Wages, commissions, (January 1 to December 31, 2017) bonuses, tips bonuses, tips ☐ Operating a business Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Nο Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income **Gross income** Gross income from Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825\* or more? □ No. Go to line 7. List below each creditor to whom you paid a total of \$6,825\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address **Dates of payment** Amount you Was this payment for ... Total amount still owe paid

	MTGLQ Investors, L.P. v Paulo Musiate, et al 2013-CA-23186-CA-01	Foreclosure	11th Judicial C Miami Dade Co Miami, FL		■ Pending □ On appeal □ Concluded
	Wells Fargo Bank v. Paul Kelly, et al 2016-CA-011925	Foreclosure	11th Judicial C Miami Dade Co Miami, FL		■ Pending □ On appeal □ Concluded
	Case title Case number	Nature of the case	Court or agency		Status of the case
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li></ul>				
	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.	cy, were you a party in ar cases, small claims action	ny lawsuit, court ac is, divorces, collectio	tion, or administr n suits, paternity a	ative proceeding? ctions, support or custody
Part	4: Identify Legal Actions, Repossession	ns, and Foreclosures			
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	<ul><li>■ No</li><li>□ Yes. List all payments to an insider</li></ul>				
	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos		ments or transfer a	iny property on a	ccount of a debt that benefited a
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Yes. List all payments to an insider.				
	Within 1 year before you filed for bankrupt Insiders include your relatives; any general pa of which you are an officer, director, person in a business you operate as a sole proprietor. 1 alimony.  No	artners; relatives of any ger a control, or owner of 20% of	neral partners; partners or more of their voting	erships of which you	u are a general partner; corporation ny managing agent, including one fo
_					
		Payment			<ul><li>□ Loan Repayment</li><li>□ Suppliers or vendors</li><li>■ Other Rent</li></ul>
	John O'Neill 7679 Martino Circle Naples, FL 34112	6/2019, 7/2019, 8/2019 -Normal Contractual	\$11,400.00	Unknown	☐ Mortgage ☐ Car ☐ Credit Card
		Payment - Wife's Vehicle			☐ Loan Repayment ☐ Suppliers or vendors ☐ Other Spouse's Vehic;e
	Ford Motor Credit P.O. Box 650575 Dallas, TX 75265	6/2019, 7/2019 - Normal Contractual	\$1,800.00	\$35,000.00	☐ Mortgage ■ Car ☐ Credit Card
	Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for

Debtor 1 Paulo A. Musiate-Kelly

Debtor 1 Paulo A. Musiate-Kelly Case number (if known)

	Case title Case number	Nature of the case	Court or agency		Status of the ca	ase
	U.S. Bank, N.A. 2016-29397-CA -01	Foreclosure	11th Judicial Circuit Miami Dade Coynty Miami, FL		■ Pending □ On appeal □ Concluded	
	Elizabeth Whitham, et al v. Paolo Musiate - Kelly 2017-10437-SP-26	Breach of Contract	11th Judicial Circuit Miami Dade County Maimi, FL		■ Pending □ On appeal □ Concluded	
	Wimington Trust v. Paulo Musiate Kelly 2017-CA-025832-01	Foreclosure	11th Judicial Circcuit Miami Dade County Miami, FL		■ Pending □ On appeal □ Concluded	
	MTGLQ INvestors, L.P. v. Paulo Musiate 2018-CA-003989	Foreclosure	11th Judicial Circuit Miami Dade County Maimi, FL		■ Pending □ On appeal □ Concluded	
	Bank of New York Mellon v. Paulo Afif Musiate-Kelly 2019-CA-16682	Foreclosure	11th Judicial Circuit Miami-Dade County, Flo Miami, FL	rida	■ Pending □ On appeal □ Concluded	
	Daniel Orellana v. Paulo Afif Musiate-Kelly 2018-020002-SP-05	Breach of Contract	11th Judicial Circuit Miami-Dade County, Flo Miami, FL	rida	■ Pending □ On appeal □ Concluded	
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details below  No. Go to line 11.  Yes. Fill in the information below.		perty repossessed, foreclosed,	, garnish	ed, attached, se	eized, or levied?
	Creditor Name and Address	Describe the Property	,	Date		Value of the
		Explain what happene	ed			property
	Bank of New York Mellon c/o Bayview Loan Servicing, 4425 Ponce De Leon Blvd.	1331 Brickell Bay D Miami, FL 33131	r. Unit 2902	Septe 2018	mber,	Unknown
	4th Floor	☐ Property was reposs				
	Miami, FL 33146-1837	<ul><li>■ Property was foreclo</li><li>□ Property was garnis</li></ul>				
		☐ Property was attach				
		. ,	,			
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec  ■ No		cluding a bank or financial ins	titution,	set off any amo	unts from your
	Yes. Fill in the details.	5 2 4 4 4				
	Creditor Name and Address	Describe the action th	e creditor took	Date a	ction was	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a No		perty in the possession of an a	ssignee	for the benefit (	of creditors, a
	☐ Yes					

Official Form 107

Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details. Person Who Was Paid Amount of Description and value of any property Date payment Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You \$2,310.00 - \$2,000.00 Attorney Fees, 9/19/2018 \$2,310.00 Champeau Law, P.A. 999 Vanderbilt Beach Road, Suite 232 \$310.00 Court Costs **Naples, FL 34108** greg@champeaulaw.com Access Credit Counseling **Credit Counseling Certificate** 9/18/2018 \$15.00 www.accessbk.org Champeau Law, P.A. \$1,810.00 \$1,500.00 Attorney Fees, 8/26/2019 \$1,810.00 999 Vanderbilt Beach Road, Suite 232 \$310.00 Court Costs Naples, FL 34108 greg@champeaulaw.com **Access Credit Counseling Credit Counseling Certificate** 8/19/2019 \$15.00 www.accessbk.org

Debtor 1 Paulo A. Musiate-Kelly

Debtor 1 Paulo A. Musiate-Kelly

Case number (if known)

17.	Within 1 year before you filed for bankruptcy, or promised to help you deal with your creditors. Do not include any payment or transfer that you like	or to make payments to your credi		or transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.				
	Person Who Was Paid Address	Description and value of any pr transferred	operty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busi Include both outright transfers and transfers made include gifts and transfers that you have already li  No  Yes. Fill in the details.	ness or financial affairs? as security (such as the granting of			
	Person Who Received Transfer Address	Description and value of property transferred		any property or s received or debts xchange	Date transfer was made
	Person's relationship to you Specialized Loan Servicing 8742 Lucent Blvd. Suite 300 Highlands Ranch, CO 80120	Settlement Agreement - Foreclosure Acction 1200 Brickell Bay Dr. Unit 2622 Miami FL 33131	\$5,000.0	00	7/2018
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protect No Yes. Fill in the details.	a self-settled t	rust or similar device	of which you are a	
	Name of trust Description and value of the property transferred				
Par	List of Certain Financial Accounts, Instru	uments, Safe Deposit Boxes, and S	Storage Units		
20.	Within 1 year before you filed for bankruptcy, v sold, moved, or transferred? Include checking, savings, money market, or chouses, pension funds, cooperatives, associated No	ther financial accounts; certificate	s of deposit; s		
	Yes. Fill in the details.				
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	ast 4 digits of Type of account number instrument	ci m	ate account was losed, sold, loved, or ansferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	r before you filed for bankruptcy, a	any safe depos	sit box or other depos	itory for securities,
	■ No □ Yes. Fill in the details.				
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the	econtents	Do you still have it?

Debtor 1	Paulo A	. Musiate	-Kelly
DCDIOI	raulu A	i. Musiate	:-nellv

22.	Hav	e you stored property in a storage unit or p	place other than your home within 1	year	before you filed for bankruptcy?	
		No				
		Yes. Fill in the details.				
		me of Storage Facility dress (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Des	cribe the contents	Do you still have it?
Par	9:	Identify Property You Hold or Control for	Someone Else			
23.		you hold or control any property that some someone.	one else owns? Include any proper	ty yo	u borrowed from, are storing for,	or hold in trust
		No Yes. Fill in the details.				
	_	rner's Name dress (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Des	scribe the property	Value
Par	10:	Give Details About Environmental Inform	•			
For t	he p	ourpose of Part 10, the following definitions	s apply:			
	toxi	ironmental law means any federal, state, or c substances, wastes, or material into the a ulations controlling the cleanup of these su	air, land, soil, surface water, ground			
		means any location, facility, or property as wn, operate, or utilize it, including disposa	-	law, v	whether you now own, operate, o	r utilize it or used
		<i>ardous material</i> means anything an enviror ardous material, pollutant, contaminant, or		s was	te, hazardous substance, toxic su	ubstance,
Rep	ort a	Il notices, releases, and proceedings that y	ou know about, regardless of wher	n they	y occurred.	
24.	Has	any governmental unit notified you that yo	ou may be liable or potentially liable	und	er or in violation of an environme	ntal law?
		No				
		Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice
25.	Hav	e you notified any governmental unit of any	y release of hazardous material?			
		No Yes. Fill in the details.				
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice
26.	Hav	e you been a party in any judicial or admini	istrative proceeding under any envi	ironm	nental law? Include settlements a	nd orders.
		No Yes. Fill in the details.				
		se Title se Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ure of the case	Status of the case
Par	11:	Give Details About Your Business or Con	nnections to Any Business			
27.	With	nin 4 years before you filed for bankruptcy,	did you own a business or have ar	y of	the following connections to any	business?
		☐ A sole proprietor or self-employed in a	trade, profession, or other activity,	eithe	er full-time or part-time	
		☐ A member of a limited liability company	y (LLC) or limited liability partnersh	ip (Ll	LP)	
Officia	al Fo		of Financial Affairs for Individuals Filing	-		page

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 51 of 71

Debtor 1	Paulo A. Musiate-Kelly	Ca	ase number (if known)
	☐ A partner in a partnership		
	☐ An officer, director, or managing exe	ecutive of a corporation	
	☐ An owner of at least 5% of the voting	g or equity securities of a corporation	
	No. None of the above applies. Go to P	Part 12.	
	Yes. Check all that apply above and fill	in the details below for each business.	
	siness Name	Describe the nature of the business	Employer Identification number
	dress nber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security number or ITIN.
GI	obal Capital Realty Inmobiliare,	Real Estate Company	Dates business existed EIN: 20-4732770
Inc	<b>.</b>		20 1102110
	172 Aberdeen Ave. ples, FL 34110	Debtor	From-To 2006 - Present
(Nur	No Yes. Fill in the details below. me dress nber, Street, City, State and ZIP Code)  Sign Below	Date Issued	
are true a with a ba 18 U.S.C /s/ Pau	and correct. I understand that making a		declare under penalty of perjury that the answers obtaining money or property by fraud in connection ars, or both.
	re of Debtor 1	•	
Date _	August 26, 2019	Date	
Did you a ■ No □ Yes	attach additional pages to <i>Your Stateme</i>	nt of Financial Affairs for Individuals Filin	ng for Bankruptcy (Official Form 107)?
■ No		an attorney to help you fill out bankrupto	

Fill in this information to identify your case:						
Debtor 1	Paulo A. Musiate-Kelly					
Debtor 2 (Spouse, if filing)						
United States B	Bankruptcy Court for the: Middle District of Florida					
Case number (if known)						

Check	Check as directed in lines 17 and 21:								
According to the calculations required by this Statement:									
	1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).								
	Disposable income is determined under 11 U.S.C. § 1325(b)(3).								
	3. The commitment period is 3 years.								
	4. The commitment period is 5 years.								

☐ Check if this is an amended filing

### Official Form 122C-1

# **Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

#### Part 1: Calculate Your Average Monthly Income 1. What is your marital and filing status? Check one only. □ Not married. Fill out Column A, lines 2-11. ■ Married. Fill out both Columns A and B. lines 2-11. Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space. Column A Column B Debtor 1 Debtor 2 or non-filing spouse 2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all 0.00 0.00 payroll deductions). Alimony and maintenance payments. Do not include payments from a spouse if 0.00 0.00 Column B is filled in. 4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments 0.00 0.00 you listed on line 3. 5. Net income from operating a business, Debtor 1 profession, or farm \$ 0.00 Gross receipts (before all deductions) 0.00 Ordinary and necessary operating expenses 0.00 Copy here -> \$ 0.00 0.00 Net monthly income from a business, profession, or farm \$ 6. Net income from rental and other real property Debtor 1 \$ 16,222.00 Gross receipts (before all deductions) 2.254.00 -\$ Ordinary and necessary operating expenses Сору Net monthly income from rental or other real 13.968.00 here -> \$ \$ 13.968.00 0.00 property

Official Form 122C-1 Chapter 13 Statement of Your Current Monthly Income and Calculation of Commitment Period

						Column A Debtor 1	l .	Column Debtor non-fili		
7.	Interest	t, dividends, and royalties				\$	0.0	0 \$	0.00	
		loyment compensation				\$	0.0		0.00	
		enter the amount if you contend ial Security Act. Instead, list it h		d was a benefit u	under					
	For y	ou	\$	0.00	<u> </u>					
	For y	our spouse	\$	0.00	<u> </u>					
9.		n or retirement income. Do no under the Social Security Act.	t include any amount rece	eived that was a	a	\$	0.0	0 \$	0.00	
10.	Do not in received	from all other sources not lis nclude any benefits received ur d as a victim of a war crime, a c c terrorism. If necessary, list oth ow.	ider the Social Security A rime against humanity, or	ct or payments international or	r					
					_	\$	0.0	0 \$	0.00	
					_	\$	0.0	0 \$	0.00	
		Total amounts from separate p	pages, if any.		+	\$	0.0	0 \$	0.00	
11.		te your total average monthly lumn. Then add the total for Co			§ 1	3,968.00	+ \$	0.00	<u> </u>	13,968.00
12. 13.	Сору ус	Determine How to Measure Your total average monthly income the marital adjustment. Ch	ome from line 11.						\$	13,968.00
	_	u are not married. Fill in 0 below								
	☐ Yo	u are married and your spouse	is filing with you. Fill in 0	below.						
	■ Yo	u are married and your spouse	is not filing with you.							
		in the amount of the income lispendents, such as payment of t								
		low, specify the basis for excluding justments on a separate page.	ling this income and the a	amount of incom	ne dev	oted to ead	ch purpo	se. If necess	ary, list add	itional
	If ti	his adjustment does not apply, o	enter 0 below.		•					
					\$					
				+	\$ -\$					
					-					
		Total				0.	00	Copy here=>		0.00
	V								\$	13,968.00
14.	Your c	current monthly income. Subt	ract line 13 from line 12.							
14. 15.		ate your current monthly income.		these steps:						10.000.55
	Calcul	ate your current monthly inco							\$	13,968.00
	Calcul	ate your current monthly inco	ome for the year. Follow							<b>13,968.00</b> 12

Paulo A. Musiate-Kelly

Debtor 1

## Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 54 of 71

Debt	or 1	Paulo A. Musiate-Kelly		Case number (if known)	
16	. Cal	culate the median family income that applies to	ou. Follow these s	teps:	
	16a	Fill in the state in which you live.	FL		
	4.01	Ellis de constant	2	_	
		Fill in the number of people in your household.	2	_	¢ 60,400.00
	100	Fill in the median family income for your state and To find a list of applicable median income amount:		ne link specified in the separate	\$
		instructions for this form. This list may also be ava			
17		do the lines compare?			
	17a	Line 15b is less than or equal to line 16c. 0 11 U.S.C. § 1325(b)(3). <b>Go to Part 3.</b> Do N			
	17b	Line 15b is more than line 16c. On the top 1325(b)(3). Go to Part 3 and fill out Calcuyour current monthly income from line 14 a	ulation of Your Dis		
Par	t 3:	Calculate Your Commitment Period Under 11	U.S.C. § 1325(b)(4	3)	
18.	Cop	y your total average monthly income from line 1	1		\$13,968.00
19.	con	uct the marital adjustment if it applies. If you are end that calculating the commitment period under a use's income, copy the amount from line 13.			
		If the marital adjustment does not apply, fill in 0 on	line 19a.		-\$0.00
	19b	Subtract line 19a from line 18.			\$13,968.00
20.	Cal	culate your current monthly income for the year	Follow these step	s:	
	20a	Copy line 19b			\$13,968.00
		Multiply by 12 (the number of months in a year).			<b>x</b> 12
	20b	The result is your current monthly income for the y	ear for this part of t	he form	\$ 167,616.00
	20c	Copy the median family income for your state and	size of household f	rom line 16c	\$ 60,400.00
	21.	How do the lines compare?			
		☐ Line 20b is less than line 20c. Unless otherw period is 3 years. Go to Part 4.	se ordered by the o	court, on the top of page 1 of this form, che	ck box 3, The commitment
		■ Line 20b is more than or equal to line 20c. Un commitment period is 5 years. Go to Part 4.	nless otherwise ord	ered by the court, on the top of page 1 of t	his form, check box 4, The
Par	t 4:	Sign Below			
	By s	igning here, under penalty of perjury I declare that	he information on t	his statement and in any attachments is tr	ue and correct.
)	( /s/	Paulo A. Musiate-Kelly			
-	Pa	ulo A. Musiate-Kelly nature of Debtor 1			
	Date	August 26, 2019			
	lt · · ·	MM / DD / YYYY			
	-	u checked 17a, do NOT fill out or file Form 122C-2 u checked 17b, fill out Form 122C-2 and file it with		a of that form, convivour current monthly in	soome from line 14 above

Fill in	this infor	mation to ide	ntify your case:							
Debto	r 1 _	Paulo A. Mu	siate-Kelly							
Debto (Spou	r 2 se, if filing)									
United	l States Ba	inkruptcy Cour	t for the: Middle	District of Florid	da					
Case (if kno	number _ wn)						☐ Check if	this is an ame	ended f	iling
Officia	l Form 122	2C-2								
Cha	pter 1	3 Calcu	lation of	Your Dis	posable	Income				04/19
			eed your comple Form 122C-1).	ted copy of <i>Ch</i>	apter 13 Staten	nent of Your Cur	rent Monthly In	come and Calc	ulation	of
space	is needed	, attach a sep		s form, Include	the line numb	gether, both are e er to which addit				
Part 1	: Calc	ulate Your De	eductions from Y	our Income						
the	questions	in lines 6-15		standards, go d	online using the	for certain expen e link specified ir				
ехр	enses if the	ey are higher t	han the standards	. Do not include	any operating e	pense. In later par expenses that you e's income in line	subtracted from	income in lines		
If yo	our expens	es differ from r	month to month, e	nter the average	e expense.					
Not	e: Line nur	mbers 1-4 are	not used in this fo	m. These numb	ers apply to info	rmation required b	oy a similar form	used in chapter	7 case	s.
5.	The num	ber of people	used in determi	ning your dedu	ıctions from inc	ome				
	plus the r	number of any				federal income ta Imber may be diffe		4		
Nat	ional Stan	dards	You must use the	ne IRS National	Standards to an	swer the question	s in lines 6-7.			
6.			t <b>her items:</b> Using lar amount for foo			ed in line 5 and th	e IRS National	\$		1,786.00
7.	the dollar people w	amount for ou ho are 65 or ol	ut-of-pocket health	care. The number people have a	ber of people is a higher IRS allo	entered in line 5 a split into two categ wance for health one 22.	oriespeople w	ho are under 65	and	

Official Form 122C-2

Debtor 1	Pa	aulo A. Musiate-Kelly			Case number (if k	nown)		
Peop	le w	ho are under 65 years of age						
7	7a.	Out-of-pocket health care allowance per person	\$_	55_				
7	7b.	Number of people who are under 65	X	4				
7	7c.	<b>Subtotal.</b> Multiply line 7a by line 7b.	\$	220.00	Copy here=>	\$	220.00	
Peop	le w	ho are 65 years of age or older						
7	7d.	Out-of-pocket health care allowance per person	\$	114				
7	7e.	Number of people who are 65 or older	X	0				
7	7f.	Subtotal. Multiply line 7d by line 7e.	\$	0.00	Copy here=>	\$	0.00	
7	₹g.	<b>Total.</b> Add line 7c and line 7f		\$	220.00	Сору	total here=>	\$\$
Local	Sta	andards You must use the IRS Local Standards to	answ	er the questions in I	ines 8-15.			
		n information from the IRS, the U.S. Trustee Prog cy purposes into two parts:	ram h	as divided the IRS	Local Standard	for hous	sing for	
■ Ho	usi	ng and utilities - Insurance and operating expens	es					
_		ng and utilities - Mortgage or rent expenses						
separ 8. I	ate lou	er the questions in lines 8-9, use the U.S. Trustee instructions for this form. This chart may also be sing and utilities - Insurance and operating expense dollar amount listed for your county for insurance a	e avail nses:	lable at the bankru Using the number o	ptcy clerk's offi	ce.	•	707.00
9. <b>I</b>	lou	sing and utilities - Mortgage or rent expenses:						
9		Using the number of people you entered in line 5, fil listed for your county for mortgage or rent expenses		e dollar amount		\$	1,656.00	
9	9b.	Total average monthly payment for all mortgages ar	nd oth	er debts secured by	your home.			
		To calculate the total average monthly payment, adcontractually due to each secured creditor in the 60 for bankruptcy. Next divide by 60.						
		Name of the creditor		Average monthly payment				
		-NONE-		\$	_			
		9b. Total average monthly payment	:	\$0.00	Copy here=>	\$	0.00	Repeat this amount on line 33a.
9	Эс.	Net mortgage or rent expense.	L					
		Subtract line 9b (total average monthly payment) from or rent expense). If this number is less than \$0, enter		e 9a ( <i>mortgage</i>	\$	1,656.0	Copy here=>	\$1,656.00
		u claim that the U.S. Trustee Program's division cts the calculation of your monthly expenses, fill				s incorre	ct and	\$
	Exp	plain why:						

11.	Local transportation expenses: Check the number of vehic	les for which you claim	an ownership or operatir	ig expense.	
	☐ 0. Go to line 14.				
	■ 1. Go to line 12.				
	☐ 2 or more. Go to line 12.				
12.	<b>Vehicle operation expense:</b> Using the IRS Local Standards operating expenses, fill in the <i>Operating Costs</i> that apply for y				210.00
13.	<b>Vehicle ownership or lease expense:</b> Using the IRS Local You may not claim the expense if you do not make any loan of more than two vehicles.				
Ve	hicle 1 Describe Vehicle 1:				
13a	Ownership or leasing costs using IRS Local Standard		\$ 508.00		
	Average monthly payment for all debts secured by Vehicle 1.  Do not include costs for leased vehicles.				
	To calculate the average monthly payment here and on line 1 are contractually due to each secured creditor in the 60 mont bankruptcy. Then divide by 60.		at		
	Name of each creditor for Vehicle 1	Average monthly payment			
	-NONE-	\$			
	Total Average Monthly Payment	\$0.00	Copy here => -\$	<b>0.00</b> Repeat this amount on line 33b.	
13c	Net Vehicle 1 ownership or lease expense			Copy net Vehicle 1	
	Subtract line 13b from line 13a. if this number is less than \$0,	enter \$0	\$	expense here	508.00
Ve	hicle 2 Describe Vehicle 2:				
13d	Ownership or leasing costs using IRS Local Standard		. \$0.00		
13e	Average monthly payment for all debts secured by Vehicle 2. leased vehicles.	Do not include costs fo	r		
	Name of each creditor for Vehicle 2	Average monthly payment			
		\$			
	Total average monthly payment	\$	Copy here => -\$0.	Repeat this amount on line 33c.	
13f.	Net Vehicle 2 ownership or lease expense Subtract line 13e from line 13d. if this number is less than \$0,	enter \$0	\$0.00	Copy net Vehicle 2 expense here => \$	0.00
14.	Public transportation expense: If you claimed 0 vehicles Public Transportation expense allowance regardless of v			in the	0.00
15.	Additional public transportation expense: If you claimed 1 also deduct a public transportation expense, you may fill in w not claim more than the IRS Local Standard for <i>Public Transp</i>	hat you believe is the ap			0.00

Paulo A. Musiate-Kelly

Debtor 1

Oth	er Necessary Expenses In addition to the expense deductions listed above, you are allowed your monthly expenses the following IRS categories.	for				
16.	<b>Taxes:</b> The total monthly amount that you will actually pay for federal, state and local taxes, such as income taxes, self-employment taxes, social security taxes, and Medicare taxes. You may include the monthly amount withheld from your pay for these taxes. However, if you expect to receive a tax refund, you must divide the expected refund by 12 and subtract that number from the total monthly amount that is withheld to pay for taxes.  Do not include real estate, sales, or use taxes.	\$	0.00			
17.	Involuntary deductions: The total monthly payroll deductions that your job requires, such as retirement contributions, union dues, and uniform costs.	-				
	Do not include amounts that are not required by your job, such as voluntary 401(k) contributions or payroll savings.	\$	0.00			
18.	<b>Life Insurance:</b> The total monthly premiums that you pay for your own term life insurance. If two married people are filing together, include payments that you make for your spouse's term life insurance. Do not include premiums for life insurance on your dependents, for a non-filing spouse's life insurance, or for any form of life insurance other than term.	\$	5.00			
19.	Court-ordered payments: The total monthly amount that you pay as required by the order of a court or administrative agency, such as spousal or child support payments.  Do not include payments on past due obligations for spousal or child support. You will list these obligations in line 35.	\$_	0.00			
20.	Education: The total monthly amount that you pay for education that is either required:					
	as a condition for your job, or					
	for your physically or mentally challenged dependent child if no public education is available for similar services.	\$_	0.00			
21.	<b>Childcare:</b> The total monthly amount that you pay for childcare, such as babysitting, daycare, nursery, and preschool. Do not include payments for any elementary or secondary school education.	\$_	0.00			
22.	Additional health care expenses, excluding insurance costs: The monthly amount that you pay for health care that is required for the health and welfare of you or your dependents and that is not reimbursed by insurance or paid by a health savings account. Include only the amount that is more than the total entered in line 7.  Payments for health insurance or health savings accounts should be listed only in line 25.	\$_	80.00			
23.	23. Optional telephone and telephone services: The total monthly amount that you pay for telecommunication services for you and your dependents, such as pagers, call waiting, caller identification, special long distance, or business cell phone service, to the extent necessary for your health and welfare or that of your dependents or for the production of income, if it is not reimbursed by your employer. Do not include payments for basic home telephone, internet and cell phone service. Do not include self-employment expenses, such as those reported on line 5 of Official Form 122C-1, or any amount you previously deducted.					
24.	Add all of the expenses allowed under the IRS expense allowances. Add lines 6 through 23.	\$	5,197.00			
Add	<b>litional Expense Deductions</b> These are additional deductions allowed by the Means Test.  Note: Do not include any expense allowances listed in lines 6-24.					
25.	<b>Health insurance, disability insurance, and health savings account expenses.</b> The monthly expenses for health insurance, disability insurance, and health savings accounts that are reasonably necessary for yourself, your spouse, o your dependents.	r				
	Health insurance \$ 1,150.00					
	Disability insurance \$ 0.00					
	Health savings account + \$ 0.00					
	Total \$ Copy total here=>	\$	1,150.00			
	Do you actually spend this total amount?  No. How much do you actually spend?  Yes  \$					
26.	Continued contributions to the care of household or family members. The actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. These expenses may					
	include contributions to an account of a qualified ABLE program. 26 U.S.C. § 529A(b)	\$_	0.00			
27.	<b>Protection against family violence.</b> The reasonably necessary monthly expenses that you incur to maintain the safety of you and your family under the Family Violence Prevention and Services Act or other federal laws that apply.					
	By law, the court must keep the nature of these expenses confidential.	\$	0.00			

Paulo A. Musiate-Kelly

Debtor 1

ebtor 1	Paulo A. Musiate-Kelly	Case number	(if known)		
28.	Additional home energy costs. Your hom line 8.	e energy costs are included in your insurance and op	perating expenses on		
	If you believe that you have home energy of 8, then fill in the excess amount of home er	osts that are more than the home energy costs includency costs	ded in expenses on line	Э	
	You must give your case trustee document amount claimed is reasonable and necessary	ation of your actual expenses, and you must show the ary.	at the additional	\$_	0.00
29.	Education expenses for dependent child \$170.83* per child) that you pay for your depublic elementary or secondary school.	Iren who are younger than 18. The monthly expense pendent children who are younger than 18 years old	ses (not more than to attend a private or		
	You must give your case trustee document claimed is reasonable and necessary and r	ation of your actual expenses, and you must explain not already accounted for in lines 6-23.	why the amount		
	* Subject to adjustment on 4/01/22, and eve	ery 3 years after that for cases begun on or after the	date of adjustment.	\$_	160.00
30.		he monthly amount by which your actual food and clog allowances in the IRS National Standards. That among in the IRS National Standards.			
		ional allowance, go online using the link specified in t so be available at the bankruptcy clerk's office.	the separate		
	You must show that the additional amount	claimed is reasonable and necessary.		\$_	0.00
31.	<b>Continuing charitable contributions.</b> The instruments to a religious or charitable organization	m of cash or financial			
	Do not include any amount more than 15%	of your gross monthly income.		\$_	0.00
32.	Add all of the additional expense deduct Add lines 25 through 31.	tions.		\$	1,310.00
Ded	uctions for Debt Payment				
	For debts that are secured by an interest oans, and other secured debt, fill in lines	in property that you own, including home mortga 33a through 33e.	ges, vehicle		
	To calculate the total average monthly paym creditor in the 60 months after you file for ba	ent, add all amounts that are contractually due to each	ch secured		
	Mortgages on your home			Averag	ge monthly
33a.	Copy line 9b here		=>	\$	0.00
	Loans on your first two vehicles				
33b.	0 10h h		=>	\$	0.00
33c.				\$	0.00
33d.	List other secured debts:				
	e of each creditor for other secured debt	Identify property that secures the debt	Does payment include taxes or insurance?		
			□ No		
	-NONE-		☐ Yes	\$	
			□ No		
			☐ Yes	\$	
			□ No		
			☐ Yes +	\$	
			Сору	,	

Debtor 1	Pau	o A. Musiate-Kelly			Cas	number	(if known)			
		debts that you listed in lin- property necessary for yo				,				
	No.	Go to line 35.								
	Yes.	State any amount that you listed in line 33, to keep po Next, divide by 60 and fill in	ssession of your property	addition to th (called the called	e payments ure amount).					
Nam	e of the	creditor	Identify property that see	cures the debt	t	Total c	ure amount		Monthly c	ure
-NC	NE-				\$			÷ 60 = \$		
					Total	\$	0.00	Copy total here=	> \$	0.00
		owe any priority claims - so due as of the filing date of				at				
_	_	Go to line 36.								
	J Yes.	Fill in the total amount of a ongoing priority claims, such	ch as those you listed in li	ne 19.						
		Total amount of all past-d	ue priority claims			\$	0.00	÷ 60	\$	0.00
36. <b>P</b>	rojecte	d monthly Chapter 13 plan	payment			\$		_		
C th T	Office of ne Exec o find a l	nultiplier for your district as s the United States Courts (fo utive Office for United States ist of district multipliers that inclunstructions for this form. This list	r districts in Alabama and s Trustees (for all other dis des your district, go online us	North Carolin stricts). sing the link spe	na) or by	x		] <b>0</b>	_1	
А	verage	monthly administrative expe	nse			\$		Copy tot		
		of the deductions for deb	payment.						\$	0.00
Total	Deduc	tions from Income								
38. <b>A</b>	dd all d	of the allowed deductions.								
		ne 24, All of the expenses all e allowances	lowed under IRS	\$	5,197.00	_				
	Copy lir	ne 32, All of the additional ex			1,310.00					
		ne 37, All of the deductions f			0.00					
	Total de	eductions		\$	6,507.00	Co	py total here=>	_	\$	6,507.00
	. Otal ut	, a a a a a a a a a a a a a a a a a a a	•••••	ΙΨ	-,	_   50	, .o.u. 11616-2	-	Ψ	

Debtor 1	Paul	o A. Musia	ite-Kelly		Case	numb	per (if known)	
Part 2:	Det	ermine You	r Disposable Income Under 11 U	.S.C. § 1325(b)	)(2)			
			ent monthly income from line 14 Current Monthly Income and Cald					\$ 13,968.00
<b>ch</b> dis red	<b>ildren.</b> sability ceived i	The monthly payments for naccordance	ly necessary income you receive y average of any child support pay or a dependent child, reported in Pa ce with applicable nonbankruptcy la nded for such child.	ments, foster ca art I of Form 122	are payments, or 2C-1, that you	\$	0.	00
en in	nployer 11 U.S.	withheld fro C. § 541(b)(	etirement deductions. The monthl m wages as contributions for qualit (7) plus all required repayments of § 362(b)(19).	ied retirement p	olans, as specified	\$	0.	00
42. <b>To</b>	tal of a	II deduction	ns allowed under 11 U.S.C. § 707	'(b)(2)(A). Copy	/ line 38 here=>	\$	6,507.	00
ex the	penses eir expe	and you ha	al circumstances. If special circum ve no reasonable alternative, desc nust give your case trustee a detail ocumentation for the expenses.	ribe the special	circumstances and	I		
Descr	ibe the	special cir	cumstances		Amount of exper	nse		
				;	\$			
				;	\$			
				:	\$			
						Cor	ov	
				Total \$_	0.00		e=> \$	0.00
								Сору
44. <b>T</b> c	otal adj	ustments. A	Add lines 40 through 43.		=> \$		6,507.00	here=> -\$ 6,507.00
45. <b>C</b> a Part 3:			thly disposable income under § 1	<b>1325(b)(2).</b> Sub	tract line 44 from lir	ne 39	).	\$7,461.00
ha tim yo	ive chai ne your ou filed y	nged or are case will be cour petition.	r expenses. If the income in Form virtually certain to change after the open, fill in the information below. , check 122C-1 in the first column, n when the increase occurred, and	date you filed y For example, if enter line 2 in t	your bankruptcy pet the wages reported he second column,	ition d inc	and during the reased after	
Form		Line	Reason for change		Date of change		Increase or decrease?	Amount of change
☐ 122 ☐ 122 ☐ 122 ☐ 122 ☐ 122 ☐ 122 ☐ 122	2C-2 2C-1 2C-2 2C-1 2C-2						☐ Increase ☐ Decrease ☐ Increase ☐ Decrease ☐ Increase ☐ Increase ☐ Decrease ☐ Decrease ☐ Increase	\$ \$ \$
☐ 122							Decrease	\$

# Case 9:19-bk-08041-FMD Doc 1 Filed 08/26/19 Page 62 of 71

Debtor 1	Paulo A. Musiate-Kelly	Case number (if known)	
			_
	•		
Part 4:	Sign Below		
E	By signing here, under penalty of perjury you declare that	at the information on this statement and in any attachments is true and correct.	
X	/s/ Paulo A. Musiate-Kelly		
	Paulo A. Musiate-Kelly		
	Signature of Debtor 1		
	August 26, 2019		
	MM / DD / YYYY		

### **Current Monthly Income Details for the Debtor**

#### **Debtor Income Details:**

Income for the Period 02/01/2019 to 07/31/2019.

#### Line 6 - Rent and other real property income

Source of Income: **Rental Income** Income/Expense/Net by Month:

	Date	Income	Expense	Net
6 Months Ago:	02/2019	\$15,694.00	\$615.00	\$15,079.00
5 Months Ago:	03/2019	\$12,721.00	\$1,050.00	\$11,671.00
4 Months Ago:	04/2019	\$22,017.00	\$4,047.00	\$17,970.00
3 Months Ago:	05/2019	\$14,450.00	\$3,142.00	\$11,308.00
2 Months Ago:	06/2019	\$22,300.00	\$3,400.00	\$18,900.00
Last Month:	07/2019	\$10,150.00	\$1,270.00	\$8,880.00
_	Average per month:	\$16,222.00	\$2,254.00	
			Average Monthly NET Income:	\$13,968.00

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

# The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Cha	apter 7:	Liquidation
	\$245	filing fee
	\$75	administrative fee
<u>+</u>	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

\$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

## United States Bankruptcy Court Middle District of Florida

re	Paulo A. Musiate-Kelly		Case No.	
		Debtor(s)	Chapter	13
	VERIFI	CATION OF CREDITOR	R MATRIX	
abo	ove-named Debtor hereby verifies that	the attached list of creditors is true and	correct to the best	of his/her knowledge.
te:	August 26, 2019	/s/ Paulo A. Musiate-Kelly Paulo A. Musiate-Kelly		

Signature of Debtor

Paulo A. Musiate-Kelly 4171 Crescent Court Naples, FL 34119 Comenity WS P.O. Box 182789 Columbus, OH 43218 Jade Condo Association c/o Nicholas Siegfried 201 Alhambra Circle 11th Fl. Miami, FL 33134

Gregory A. Champeau Champeau Law, P.A. 999 Vanderbilt Beach Road, Suite 232 Naples, FL 34108 Daniel Orellana c/o Brian Recor 848 Brickell Ave. Suite 1000 Miami, FL 33131 John O'Neill 4136 Aspen Chase Dr. Naples, FL 34119

Aqua Finance P.O. Box 844 Wausau, WI 54402 Deluca Group 2101 N.E. 26th St. Fort Lauderdale, FL 33305 Jonathan Macias c/o Stephen P. Lewis 15715 S. Dixis Wighway Suite 214 Miami, FL 33157

Best Buy/ CBNA P.O. Box 6497 Sioux Falls, SD 57117 Elizabeth Whitham c/o Stephen P. Lewis 15715 S. Dixis Wighway Suite 214

Miami, FL 33157

c/o Stephen P. Lewis 15715 S. Dixis Wighway Suite 214 Miami, FL 33157

Joseph Ottolenghi

BHCU 501 Industriial Hwy. Ridley Park, PA 19078 Esther Shelton 1250 South Miami Ave. Unit 1711 Miami, FL 33130

Juan Sebastian Espinoza 225 West Heather Dr. Key Biscayne, FL 33149

BMW Financial Services 5550 Britton Parkway Hilliard, OH 43026 Florida Dept. of Revenue 5050 West Tennessee Street Tallahassee, FL 32399 Kass Shuler 1505 North Florida Ave. Tampa, FL 33602

C. Figueroa & V. Figueroa 1331 Brickell Bay Dr. Unit 508 Miami, FL 33131 Fortiva P.O. Box 105555 Atlanta, GA 30348 Manaf Hussein 1200 Brickell Bay Dr. #1907 Miami, FL 33131

Calvary SPV I, LLC 500 Summit Lake Dr. Suite 400 Valhalla, NY 10595 G. Mahuad & D. Martinez 1331 Brickell Bay Dr. Unit 2903 Miami, FL 33131 Michael Lee & David Lee 335 Collins Ave. Unit 205 Miami Beach, FL 33139

CBNA P.O. Box 6497 Sioux Falls, SD 57117 Hector Piedra c/o Brian Recor 848 Brickell Ave. Suite 1000 Miami, FL 33131 Midland Credit Mgmnt. 2365 Northside Dr., Suite 300 San Diego, CA 92108 Nelson Mezerhane c/o Brian Recor 848 Brickell Ave. Suite 1000 Miami, FL 33131 SYNCB/ Care Credit P.O. Box 965036 Orlando, FL 32896

Portfolio Recovery Associate 120 Corporate Blvd. Norfolk, VA 23502 Target National Bank P.O. Box 673 Minneapolis, MN 55440

S. Antonescu & A. Antonescu 2101 Brickell Ave. Unit 3008 Miami, FL 33129 TD Bank USA/ Target P.O. Box 673 Minneapolis, MN 55440

Select Portfolio Services P.O. Box 65250 Salt Lake City, UT 84165 Wells Fargo Bankcard P.O. Box 14517 Des Moines, IA 50306

Selene Finance c/o Lender Legal Services 201 E. Pine Street Unit 730 Orlando, FL 32801 WF Home Projects P.O. Box 14517 Des Moines, IA 50306

Seterus c/o Choice Legal Group P.O. Box 9908 Fort Lauderdale, FL 33310

Shellpoint Mortgage Serv. P.O. Box 10826 Greenville, SC 29603

SYNCB Walmart P.O. Box 965024 Orlando, FL 32896

SYNCB/ Athleta P.O. Box 965036 Orlando, FL 32896 B2030 (Form 2030) (12/15)

## United States Bankruptcy Court Middle District of Florida

In re	Paulo A. Musiate-Kelly		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	ENSATION OF ATTOR	RNEY FOR DE	CBTOR(S)
c	tursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 ompensation paid to me within one year before the filing e rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,500.00
	Prior to the filing of this statement I have received		\$	1,500.00
	Balance Due		\$	3,000.00
2. \$	<b>310.00</b> of the filing fee has been paid.			
3. T	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5. <b>I</b>	I have not agreed to share the above-disclosed com	pensation with any other person t	unless they are memb	pers and associates of my law firm.
[	☐ I have agreed to share the above-disclosed compen- copy of the agreement, together with a list of the na			
6. I	n return for the above-disclosed fee, I have agreed to r	ender legal service for all aspects	s of the bankruptcy ca	ase, including:
b c	<ul> <li>Analysis of the debtor's financial situation, and rend</li> <li>Preparation and filing of any petition, schedules, sta</li> <li>Representation of the debtor at the meeting of credit</li> <li>[Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applications</li> <li>522(f)(2)(A) for avoidance of liens on he</li> </ul>	tement of affairs and plan which tors and confirmation hearing, an reduce to market value; exe ons as needed; preparation	may be required; d any adjourned hear mption planning;	rings thereof;
7. E	by agreement with the debtor(s), the above-disclosed for Representation of the debtors in any diany other adversary proceeding.			es, relief from stay actions or
		CERTIFICATION		
	certify that the foregoing is a complete statement of an ankruptcy proceeding.	ny agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Al Do	ugust 26, 2019 ute	Isl Gregory A. Cham Gregory A. Cham Signature of Attorne Champeau Law, F 999 Vanderbilt Be Naples, FL 34108 239-325-1823 Fax greg@champeaul Name of law firm	peau 0602531 ? P.A. ach Road, Suite 2 x: 239-325-5001	32